BABY BUST

Helping families realise their dreams of parenthood

March 2026

CSJ The Centre for Social Justice

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About the Centre for Social Justice

Established in 2004, the Centre for Social Justice is an independent think-tank that studies the root causes of Britain's social problems and addresses them by recommending practical, workable policy interventions. The CSJ's vision is to give people in the UK who are experiencing the worst multiple disadvantages and injustice every possible opportunity to reach their full potential.

The majority of the CSJ's work is organised around five "pathways to poverty", first identified in our ground-breaking 2007 report Breakthrough Britain. These are: educational failure; family breakdown; economic dependency and worklessness; addiction to drugs and alcohol; and severe personal debt.

Since its inception, the CSJ has changed the landscape of our political discourse by putting social justice at the heart of British politics. This has led to a transformation in Government thinking and policy. For instance, in March 2013, the CSJ report It Happens Here shone a light on the horrific reality of human trafficking and modern slavery in the UK. As a direct result of this report, the Government passed the Modern Slavery Act 2015, one of the first pieces of legislation in the world to address slavery and trafficking in the 21st century.

Our research is informed by experts including prominent academics, practitioners, and policymakers. We also draw upon our CSJ Alliance, a unique group of charities, social enterprises, and other grassroots organisations that have a proven track-record of reversing social breakdown across the UK. The social challenges facing Britain remain serious.

In 2026 and beyond, we will continue to advance the cause of social justice so that more people can continue to fulfil their potential.

Acknowledgements

We are grateful to the individuals and organisations who have generously given of their time and experience during our research.

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Disclaimer: Please note that the views and findings presented in this report are those of the CSJ alone, and not necessarily those of any organisation or individual who has fed into or enabled our research. Any errors remain our own.

Foreword

I know from my own time working there that the Centre for Social Justice is never afraid to turn its hand to the most difficult societal issues. This report examines one of the most significant yet least discussed challenges our country faces today: Britain's falling birth rate.

Across the developed world, fertility rates have been declining for decades, and the UK is no exception. Yet despite the scale of this change, there has been relatively little public discussion about what it means for our society, our economy and our future. Demographic shifts take place gradually - almost imperceptibly - but their effects shape the direction of a country for generations to come.

Edmund Burke was right over two centuries ago that society is a contract between those who are living, those who are dead, and those who are yet to be born. Fewer births mean a smaller working-age population supporting a growing number of older people in the decades ahead, with clear implications for economic growth, living standards and the sustainability of public services. But the consequences are not just economic.

A healthy society depends on its ability not only to preserve what it has inherited, but to pass it on. The institutions, freedoms and traditions that make us who we are were built up over centuries, and their continuation cannot be taken for granted. If we rely on making up the population shortfall with ever higher immigration, then we may risk losing more than we bargained for.

This is also a deeply human issue. Becoming a mother myself last year is without doubt my most meaningful and joyful achievement. I both left it late in life and experienced quite a hair-raising birth, so there are many parallel universes in which motherhood is something that escaped me. But motherhood, and indeed fatherhood, deserves recognition and respect for the profound contribution it makes not only within families, but to society as a whole. A country that values families should also value the role of those who raise the next generation.

Too often, discussion of falling birth rates is either overlooked or reduced to simplistic explanations. This report rightly challenges the common misconception that immigration can be used to offset demographic decline. It is naive to believe that a migration-based Ponzi scheme can be a realistic substitute for the long-term demographic balance that comes from people being able to have the number of children they want.

Rising housing costs, financial pressures, and the difficulty of balancing work and family life all play a role in the choices couples feel able to make. For some, this leads to delayed parenthood; for others, to the quiet tragedy of unintentional childlessness.

This report makes an important contribution to a conversation that Britain needs to have more openly. Recognising that we need to do more to remove the barriers that prevent people from having the children they want is the first step. Many ideas will be put forward, including in this report, and while I do not agree with every recommendation, I applaud its creativity. It will take determination to change a system that sometimes feels like it is working against family life. But if we want to be proud of passing on something of importance to the next generation then we must never lose sight of the importance of family.

Claire Coutinho MP
Shadow Minister for Equalities and
Shadow Secretary of State for Energy Security and Net Zero

Executive Summary

As the national debate around falling birth rates gathers pace, there is an opportunity to pursue supportive pro-natal policies with a focus on social justice. Currently, too few babies are being born to maintain the future of our economic model. Without intervention the UK faces poverty, inflation, and sector shortages.

Perhaps even more significantly, the UK's 'Baby Bust' represents a huge societal failure. Nine out of ten young women hope to have children.[1] Yet, under current fertility conditions, the total childlessness rate in the UK is predicted to be as high as 30 per cent.[2] 'Unplanned childlessness' is a major cause of grief and sadness for many.

Yet falling birth rates are not only a problem in Britain. Fertility has been falling across the world for more than fifty years, and a recent study in the Lancet predicted that, by the end of this century, just six countries in the world would have above-replacement birth rates.[3] British politicians have been surprisingly quiet about this issue, but other governments have taken note. In 1976, just nine per cent of countries had introduced explicitly pro-natal policies; by 2019, this had increased three-fold to almost 30 per cent in 2019.[4]

At some point, the United Kingdom will be forced to reckon with the consequences of sustained sub-replacement birth rates and a range of policies will need to be enacted to ameliorate its impacts. This paper sets out some of the causes and impacts of low fertility rates and explores the principles that should underpin pro-natal policies. It is not meant to be prescriptive or exhaustive; ultimately a variety of interventions will need to be tried, and some will be more successful than others.

Strong families are the foundation of strong societies. Fewer children mean fewer families and a weakening safety net, especially for the poorest and most vulnerable. Decades of below-replacement birth rates are undermining relational stability, community connectedness, and economic security in our nation.

The rest of this paper is structured as follows:

The current problem

In 2024, the UK's Total Fertility Rate (TFR; the mean number of children per woman) fell to 1.41, a record low.[5] But Britain's TFR has been below replacement (2.1) since 1970. Combined with the effects of rising life expectancy, we can see the impact of falling fertility in the Old Age Dependency Ratio (OADR; the ratio of working aged people to pensioners in a population). In 1970 there were four working age

1 New Social Covenant Unit (2023) *Closing the birthgap*. Available at: Closing the birthgap | New Social Covenant Unit

2 Shaw, S.J. (2025) *On a microdemographic framework for decomposing contemporary fertility dynamics,* Scientific Reports. Available at: https://www.nature.com/articles/s41598-025-11522-9#citeas.

3 The Lancet, 2020, *Fertility, mortality, migration, and population scenarios for 195 countries and territories from 2017 to 2100.".* https://www.thelancet.com/article/S0140-6736(20)30677-2/fulltext

4 United Nations Department of Economic and Social Affairs, Population Division (2021). World Population Policies 2021: Policies related to fertility. UN DESA/POP/2021/TR/NO. 1.

5 ONS (2025). *Births in England and Wales: 2024 (refreshed populations)* Available at: https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/livebirths/bulletins/birthsummarytablesenglandandwales/2024refreshedpopulations/previous/v1

people for every pensioner. By 2025, the ratio is 3.5:1. Worse still, in the coming generations this is set to plummet to 2:1. It is one thing for the costs of a retired person's pension, care and health services to be split between four working age people; it is quite another for the burden to be shared by just two.

Declining birth rates have not been caused by *mothers* having fewer children. In fact, the average family size has remained remarkably similar since the 1970s (the number of children per mother has actually increased slightly in the US).[6] Rather, what has changed is the number of women who never have children at all. In 1970, the female childlessness rate reached as little as five per cent but this is estimated to have risen to around 30 per cent for the current cohort of young women as of 2022.[7]

According to the demographer Stephen J Shaw, the best predictor of a country's TFR is now the average age of a first-time mother.[8] In the UK, this has been increasing. In the early 1970s, the average age at which a woman had her first child was 23 compared to nearly 29 in 2020.[9] This higher age reflects the greater number of women delaying childbearing until long after peak fertility and the greater the number who will find they have fewer children than they want. The key therefore to reducing childlessness – and raising the TFR - is to lower the average age of first birth.

The rate and average age of first marriage are the strongest indicators of the average age of first birth, and, since 1970, the average age of marriage has increased by around ten years from 22 to 31.[10] This is a trend shared across almost the whole world.[11] It would seem, therefore, that focusing on reducing the average age of marriage is a good place to start.

International comparisons and examples

Since collapsing fertility is a global problem, there is now a growing body of pro-natal policies available for international study. In this review, we have paid particular attention to the policies of France and Hungary since both countries have spent significant sums on pro-natal interventions over an extended period of time. Examples of pro-natal policies range from baby bonus schemes, childcare support or 'family quotients' to family loans and income tax relief, to housing being conditional on marriage or children, or even city-wide dating events.

Common misconceptions

There are many common misconceptions surrounding the consequences of falling fertility rates. Indeed, many people fail to understand why collapsing birth rates are a problem at all. This is also the case for many of the proposed 'pro-natal' solutions; some ideas that sound sensible – such as rolling out 'free childcare' - have not worked in practice. This section offers a discussion of some of these ideas and takes account of the international evidence. We have included sections on the impacts of IVF, abortion rates, immigration, childcare costs, housing, and attitudes to the environment.

6 Shaw, S.J. (2025) *On a microdemographic framework for decomposing contemporary fertility dynamics,* Scientific Reports. Available at: https://www.nature.com/articles/s41598-025-11522-9#citeas.

7 Ibid.

8 Ibid.

9 ONS (2024) Milestones: journeying through modern life. Available at: https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/milestonesjourneyingthroughmodernlife/2024-04-08

10 ibid.

11 John Burn-Murdoch (2025) *The relationship recession is going global*. Available at: https://www.ft.com/content/43e2b4f6-5ab7-4c47-b9fd-d611c36dad74

What can be done?

In the final section of this paper, we offer five broad principles that we believe should be considered in any pro-natal policy framework.

1. Marriage should be prioritised:

   Given that marriage rates are the strongest predictor of fertility, we should support more couples to marry and we should encourage them to do so at a younger age than they currently do. Interventions such as subsidised housing for young and married couples, child tax credits, wedding cost support, marriage allowances, and household taxation should all be considered.

2. Adulthood should begin earlier, especially for men:

   Adulthood increasingly begins later in life. The average age at which men leave the parental home has risen to 25[12] and almost half of young people attend university, pushing back the age at which they become independent.[13] Encouraging more men to choose marriage and to marry at a younger age will require both policy and cultural change to counter this trend. Policies such as reducing the school leaving age and more on-the-job training and apprenticeships should be pursued to encourage this.

3. Motherhood should be properly valued:

   Over half of young women think that motherhood is an 'unappealing prospect'.[14] To increase birth rates: this must change. We must place a greater emphasis on the importance and social good of motherhood and parenting. This value should be reflected in both public policy and wider culture.

4. 'Baby Boomer' politics must be addressed:

   We need to explain to the population at large why the costs of pensions and health care are placing such a heavy burden on the young and the resulting jeopardising effect on birth rates. There remain many misconceptions about how the state pension is funded, with too many retirees believing that they have 'paid for' their pension rather than understanding that it is funded by current taxpayers. It is also necessary to explain why having enough children is essential for the economic survival of the nation; too much policy is made assuming that children are a burden rather than central to the futures of millions of people and the nation at large. Policies such as the triple lock and the retirement age should be under reconsideration by a government seeking to reverse fertility collapse.

5. Incentives and benefits should be conditional:

   The government should explore whether pro-natal support can be better targeted to support and incentivise those establishing stable family environments. Conditionality for benefits changes, tax cuts or other measures could take a number of forms, such as linking additional support to citizenship status, National Insurance contributions or prior participation in the labour market, or to the stability of parental relationships. The objective would be to unwind measures currently disincentivising family formation and instead reinforce long-term commitment, economic contribution and the conditions in which children are most likely to thrive.

12 ONS (2024) *Families and households in the UK: 2023*. Available at: https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2023.

13 House of Commons Library (2025) *Higher education student numbers.* Available at https://commonslibrary.parliament.uk/research-briefings/cbp-7857/

14 New Social Covenant Unit (2023) *Closing the birthgap*. Available at: Closing the birthgap | New Social Covenant Unit

1. The Problem

Polling consistently shows that, for most British people, 'family' ranks as the highest priority in life. And yet for over fifty years, the family has been in decline and the number of births has fallen. The vast majority - nine out of ten - of young women hope to become mothers, and the average number of children desired is 2.3.[15] If most women achieved their hoped-for family size, the UK would not have a 'birth gap'.

For too many people, the desire to have a family is not being translated into reality. As this paper will outline, the real issue with fertility rates in the UK is not that there are too few children in each family but that too many women not having children at all. This issue of 'unplanned childlessness' is a huge source of personal tragedy; on current fertility trends, around 30% of young women are on course to remain childless.

Our research suggests that this translates to around three million women aged 16 to 45 today who are projected not to have children under current trends.[16] Yet if rates matched those seen among their grandparents' generation, the equivalent figure would be closer to 2.4 million. This means that over 600,000 women today may miss out on motherhood compared to earlier patterns of family formation.[17]

Below replacement birth rates also present a significant national challenge. Families have always been the main source of care, provision, and protection for individuals. Families bear each other's burdens in a way that the state cannot. The ONS estimates that the total value of unpaid care in the UK sits at around £1.37 trillion.[18] This arises from everyday tasks like cooking, transport, childcare, volunteering and personal care. Smaller and fewer families will mean less immediate, targeted support gets to those who need it and the state will inevitably be forced to pick up the pieces.

Community connections in the UK depend on intergenerational family structures. Recent CSJ research on tackling loneliness found that just over four in ten adults over the age of 65 say they feel lonely at least some of the time, falling to over three in 10 of over 75s.[19] This is in sharp contrast to those aged 18-24, where 70 per cent say they feel lonely at least some of the time. The predominant reasons for this difference included that older people were more likely to have conversations with their neighbours, see members of their extended family, attend a community event, volunteer, and have a meaningful conversation with a friend or family member than the rest of the adult population. But this is not an excuse for complacency: it still leaves almost six million pensioners lonely at least some of the time.

The total number of British adults over the age of 65 in the UK is predicted to increase from 13 million in 2023 to 17 million by 2043, a rise in percentage share from 19 per cent to 24 per cent of the total population in just two decades. Older people need younger people to care for them, including family members, neighbours, and health and social care workers. But with an increasing number of people having no children at all, there will be fewer and fewer working age people in the future, and more

15 New Social Covenant Unit (2023) *Closing the birthgap*. Available at: Closing the birthgap | New Social Covenant Unit

16 Ibid

17 See the Appendix for the methodology

18 ONS (2016) Women shoulder the responsibility of 'unpaid work'. Available at: https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/articles/womenshouldertheresponsibilityofunpaidwork/2016-11-10#:~:text=Women%20carry%20out%20an%20overall,Gross%20Domestic%20Product%20(GDP).

19 CSJ (2025) *Lonely Nation: ending loneliness among older people*, August 2024. Available at: Lonely Nation - Ending loneliness among older people - The Centre for Social Justice

pressure for those people to take part in economically productive work, rather than caring roles. This will inevitably leave elderly people lonely and isolated.

Such a scenario has already arrived in Japan. Japanese birth rates collapsed earlier than in other Western countries and it is now so common for the elderly to die alone that the phenomenon has been given a name, *kodokushi,* meaning when "a person dies without being cared for by anyone, and whose body is found after a certain period".[20] It was estimated that cases of solitary deaths would reach 68,000 by the end of 2024, compared with about 27,000 in 2011.

Beyond personal care, the future economic security of the UK depends upon a plentiful supply of high-quality labour. As more people retire, more workers are required to replace them in the labour force. Workers are needed to support retirees practically – for example in health and social care – and also economically, through paying taxes to fund pensions and the NHS.

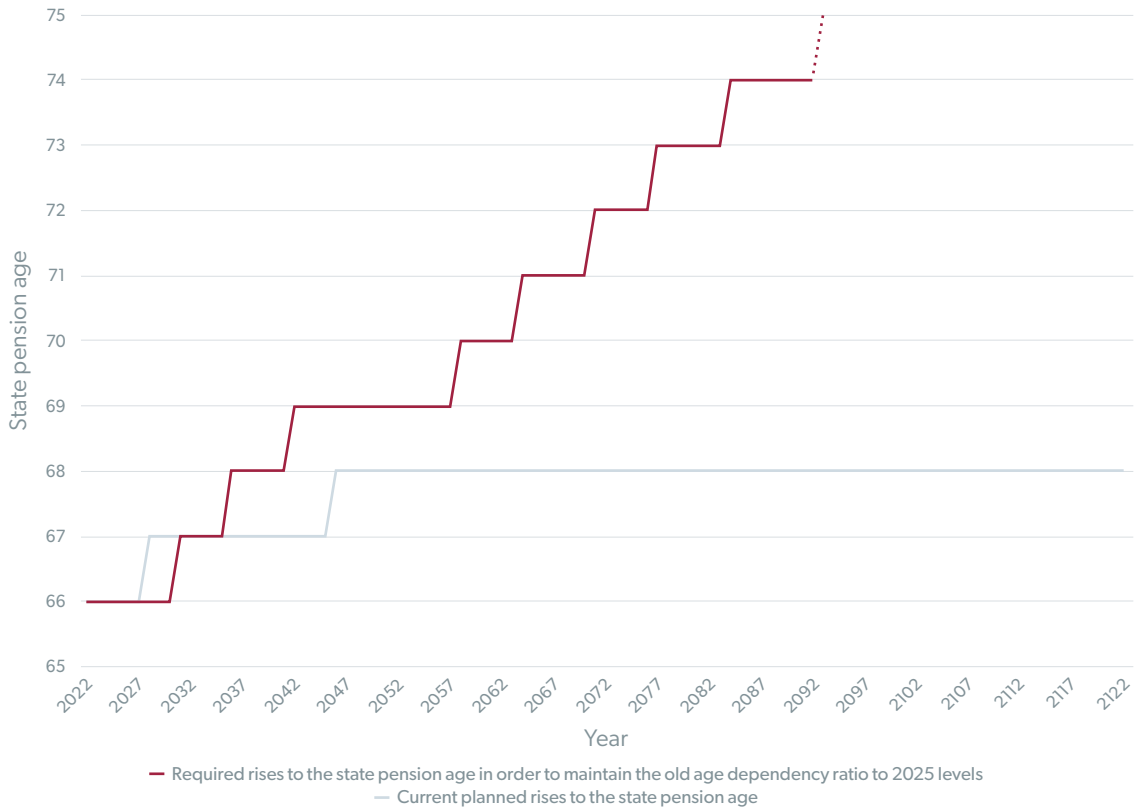
For pensions and health care to be affordable, the OADR must be large and stable. Yet the OADR continues to fall. In 1970 there were four working age people for every pensioner. Currently, the ratio has fallen to 3.5:1, and in the coming decades the OADR is set to reach 3:1. Worse still, it is set to plummet to 2:1 for future generations.

High levels of immigration have temporarily masked the impact of low birth rates, yet we are squeezing more and more labour and taxation out of proportionally fewer workers. If the trajectory does not change, it will become almost impossible for lower-to-middle income couples to support children as they pay eye watering levels of tax to prop up an ageing population. Meanwhile, pensioners without savings, a private pension, or social support structures may find themselves with an increasingly meagre state pension as the government (eventually) realises that the triple lock is not sustainable. Pensions are becoming a target of generational grievance for overburdened and disenfranchised workers who must provide for past workers through taxation, are left to privately to fund the raising of future workers, and will likely never receive a state pension of their own. Unsurprisingly, this is becoming an increasingly unattractive proposition for young people.

CSJ analysis has also found that to maintain our current OADR for the future, around 280 pensioners per 1000 working age people, or around three and a half workers to one pensioner, the state pension age needs to rise significantly. Figure 1 below shows the comparison between the current planned rises to the state pension age versus what would be required to sustain our current OADR. Our analysis shows that in 2093 the state pension age would reach 75, meaning that this could apply to children at school today.

20 The Guardian (2024) *Life at the heart of Japan's lonely deaths epidemic: 'I would be lying if I said I wasn't worried'*. Available at: https://www.theguardian.com/world/article/2024/jul/01/life-at-the-heart-of-japans-solitary-deaths-epidemic-i-would-be-lying-if-i-said-i-wasnt-worried.

Figure 1: A mapping of what the state pension age would have to be in order to maintain the Old Age Dependency Ratio to 2025 levels[21]



In order to have a stable population, and enough people coming into the labour force to replace those who retire, there must be roughly as many births each year as there are people turning fifty. According to the ONS, in the UK there were 831,075 people aged 50 in 2024.[22] Yet there were just 594,677 births.[23] Britain needs an additional 250,000 – or 30 per cent more - births each year to achieve stability. In other words, Britain has a 'birth gap' of around 30 per cent.

Another way of calculating the 'birth gap' is through a country's total fertility rate or TFR, which measures the average number of children per woman. In order for a population to remain stable – to ensure that deaths do not outnumber births – TFR must remain at or above 2.1. Yet in 2024, the UK's TFR fell to a 1.41, a record low.[24] As a percentage of replacement TFR (2.1), current TFR stands at 70% of what Britain requires for a stable population.

Although UK TFR is lower than ever, it has been below replacement since 1970, so we are dealing with half a century of demographic decline.

Falling birth rates and rising life expectancy are not the only factors driving demographic change in the UK. Immigration has accounted for two-thirds of population growth in the UK, an increase of 6.2 million

21 Source: CSJ analysis of ONS statistics, 2026. Methodology: The CSJ analysed ONS 2022-based National Population Projections (NPP) data and official statistics based on that which delivers Old Age Dependency Ratios (OADR). Figure 1 shows existing SPA age uplifts in 2027/28 and 2045/26 and what that would have to be to keep the OADR at or under 280 pensioners per 1,000 working age people. It breaches the 75 years boundary in 2093.

22 ONS (2025) *Dataset, Estimates of the population for the UK, England, Wales, Scotland and Northern Ireland*. Available at: https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalesscotlandandnorthernireland.

23 ONS (2025) *Births in England and Wales: 2024*. Available at: https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/livebirths/bulletins/birthsummarytablesenglandandwales/2024.

24 Ibid (2025). *Births in England and Wales: 2024 (refreshed populations)* Available at: https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/livebirths/bulletins/birthsummarytablesenglandandwales/2024refreshedpopulations/previous/v1

to the overall population, between 2002 to 2023.[25] Immigration has slowed the fall of the OADR – see Japan for comparison – but not as much as people think. There are two reasons for this: firstly, the median age of migrants is similar to the UK median age of 41 (the median age of non-EU-born migrant is 42; for EU-born it is 37; [26] and secondly immigrant TFRs, while higher than those of native Brits, are mostly still below the replacement rate and trend downwards towards native fertility rates over time.[27]

Madeleine Sumption, the director of the Migration Observatory at the University of Oxford described it as follows:

> *"It's actually interesting how little [impact] immigration has... on things like the old-age dependency ratio... you'd expect it to be bigger, but ultimately immigration doesn't change the age composition that much".*[28]

Like the rest of us, migrants age and will therefore in time also add to the OADR.

Migration is also heavily centred on urban zones and will therefore likely support rural aging populations less. This is particularly important given the increased challenges of social isolation and poorer transport links associated with rural living.

Ultimately, the UK tax burden is shared among proportionally fewer people each year, even as costs increase as baby boomers head into old age.

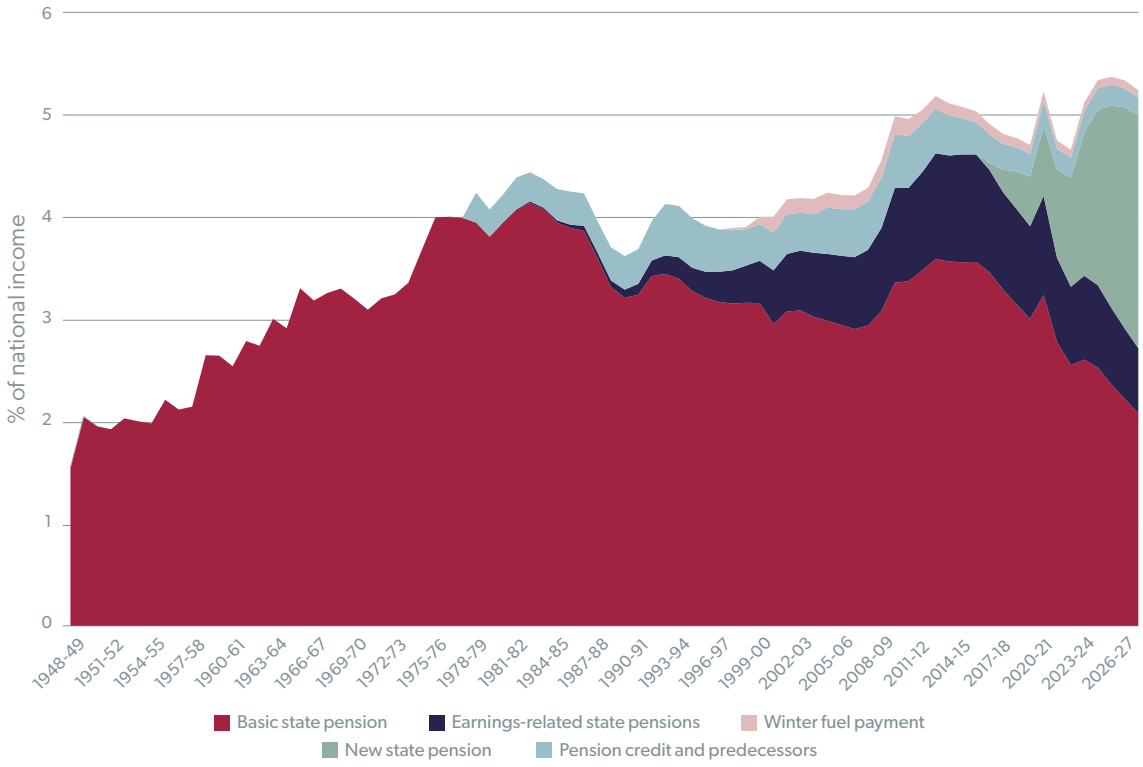
25 B. Brindle (2025) *The Impact of Migration on UK Population Growth* Available at: https://migrationobservatory.ox.ac.uk/resources/briefings/the-impact-of-migration-on-uk-population-growth/

26 ONS (2021) Analysis of social characteristics of international migrants living in England and Wales: Census 2021. Available at: https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/internationalmigration/articles/analysisofsocialcharacteristicsofinternationalmigrantslivinginenglandandwales/census2021

27 N. Jorgensen, *Children of Migrants in the UK.* Migration Observatory, University of Oxford, 2025. https://migrationobservatory.ox.ac.uk/resources/briefings/children-of-migrants-in-the-uk/

28 BBC Radio 4 (2025). Available at: https://www.bbc.co.uk/schedules/p00fzl7j/2025/01/28 ..

Figure 2: Spending on state pensions and pensioner benefits as a share of national income[29]



This is not a one-off challenge. A total fertility rate of 1.41 means that each generation will be significantly smaller than the one before.

This means that if we take 100 British people who are alive today, we can expect them to have 70 children and 50 grandchildren between them. This represents a significant population contraction in just two generations.

Even if we can reverse the decline and raise the TFR back to 2.1, Britain will still have several decades of 'squeeze' locked in. We are facing a future of sector shortages, particularly within health and social care; economic stagnation will become more commonplace as the diminishing share of workers are wrung with higher tax rates, disincentivising investment or higher wages; and old-age isolation, as we have seen in countries like Japan, will worsen. And even if immigration was the answer to falling birth rates (see Misconceptions), it would only be a temporary solution. Almost all countries in the world are facing birth rate decline. By the end of the century, just six countries in the world will have above replacement birth rates.[30] There won't be any 'spare' young people to import from abroad.

We need to be realistic about the impact of 'pro-growth' economic reforms in the face of such immense structural population decline. Many on the political right long to return to the economic growth seen under the government of Margaret Thatcher and assume that if we could repeat her policies, we could re-stimulate growth. But, as Morland and Pilkington have argued, Thatcher benefited from a

29 IFS (2023) *The Pensions Review.* Available at: The future of the state pension.

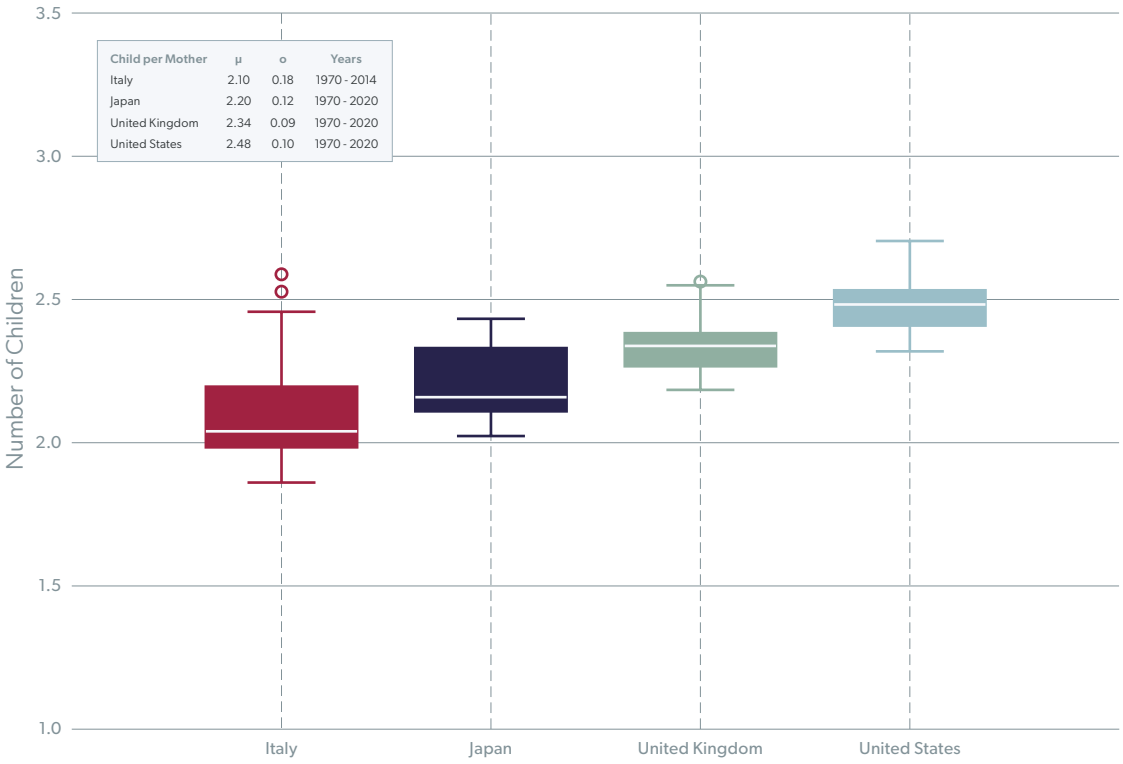
30 Bhattacharjee, Natalia V et al. *Global fertility in 204 countries and territories, 1950–2021, with forecasts to 2100: a comprehensive demographic analysis for the Global Burden of Disease Study 2021.* The Lancet, Volume 403, Issue 10440, 2057 - 2099

demographic boom, when the 'Baby Boomers' came of age.[31] They argue that this record-size post war generation reached adulthood in the 1980s, injecting dynamism and labour force growth into the economy. At the same time, this generation was the first to delay having children, meaning they were even more productive in the workforce. The pair argue that this 'demographic dividend' - rather than the ever elusive 'productivity' - was key to growth under Thatcher, and that home-grown labour force growth, is the key to returning to economic growth.[32]

Breaking down the numbers inside the Total Fertility Rate

There is a common assumption that all women are having fewer children. But this is only partly true. Mothers are *not* having fewer children. As a recent paper by the demographer Stephen J Shaw shows, the number of children *per mother* has not changed much since the 1970s.[33] (In the USA the number of children per mother has *increased even as TFR has fallen*). In other words, completed family size hasn't changed.

Figure 3: Children per Mother (CPM) by Country from 1970 to 2020 (Italy to 2014).[34]



What *has* changed is the number of women (and consequently men) who don't have children at all. In 1970, the childlessness rate – the percentage of women who were not mothers by the age of 45 –

31 Morland, P. and Pilkington, P. (2025) *Small State or Small Families? Economic Conservatism, Social Conservatism and the need for more children,* Policy Exchange. Available at: https://policyexchange.org.uk/wp-content/uploads/Small-State-or-Small-Families.pdf.

32 Ibid.

33 Shaw, S.J. (2025) *On a microdemographic framework for decomposing contemporary fertility dynamics,* Scientific Reports. Available at: https://www.nature.com/articles/s41598-025-11522-9#citeas.

34 Ibid.

reached just five per cent. The total childlessness rate has now risen to 18 per cent, and for the current cohort of young women is projected to reach as high as 30 per cent. In Western countries, the decline in the birth rate decline can be mostly attributed to the increase in childlessness, rather than shrinking family size.

Figure 4: Recent micro- and macro-level period-based demographic indicators for selected economies [35]

	Motherhood		Children		
Country	Total Maternal Rate (TMR)	Total Childlessness Rate (TCR)	Children per Mother (CPM)	Children per Woman (TFR)	Year
France	72.8%	27.2%	2.28	1.66	2023
Germany	68.3%	31.7%	2.11	1.45	2022
Italy	59.5%	40.5%	2.02	1.20	2023
Netherlands	66.0%	34.0%	2.18	1.44	2023
Japan	58.7%	41.3%	2.13	1.25	2022
South Korea	47.9%	52.1%	1.75	0.84	2020
Spain	57.5%	42.5%	1.95	1.12	2023
Turkey	62.0%	38.0%	2.60	1.61	2022
United Kingdom	70.5%	29.5%	2.23	1.57	2020
United States	63.6%	36.4%	2.61	1.66	2021

From a policy perspective therefore, TFR is no longer a particularly helpful measure. When nearly all women had children, a country's TFR correlated closely with family size and so revealed a lot about the 'average' woman. Yet as childlessness has risen sharply, this measure hides such a wide variation as to render it defunct: TFR holds the conceptual paradox of measuring an 'average' woman who is simultaneously a mother and childless. In reality, there are mothers, and there are non-mothers.

Shaw therefore proposes a new standard for measuring fertility rates which he calls the Microdemographic Framework (MDF). This measure includes all three important metrics within the TFR. In his own words:

> *"the Microdemographic Framework (MDF), which disaggregates the TFR into three interrelated, period-based indicators: the Total Maternal Rate (TMR), Total Childlessness Rate (TCR), and Children per Mother (CPM) ... This decomposition exposes fertility dynamics—such as transitions into motherhood and variations in family size—that are typically concealed within a single summary measure."*[36]

To solve the problem of falling fertility rates then, it makes sense to focus on attempting to reduce the TCR (Total childlessness rate). Around 8 per cent of childless women say they never want children, so, in

35 Shaw, S.J. (2025) *On a microdemographic framework for decomposing contemporary fertility dynamics,* Scientific Reports. Available at: https://www.nature.com/articles/s41598-025-11522-9#citeas.

36 Ibid.

theory, there is no shortage of desire for motherhood.[37] Women who have a first child generally go on to have a second and often a third and most are happy with their completed family size. It would therefore be a poor use of limited resources to target policy interventions at encouraging mothers to have more children. Instead, we should focus on helping women who are not yet mothers but want to be to have their first child. Once a woman becomes a mother, particularly if she is under thirty, it seems likely she will go on to have more children with or without intervention.

Why aren't women having the first child?

There are a wide range of reasons given in polling for not having children, including:[38]

- Not found the right partner (34%)
- Want to advance career first (38%)
- Wanted to move into a first or larger house (41%)
- Cost of childcare (44%)
- Environment (41%)
- Motherhood seen as unappealing (54%)

Another factor is a lack of education around human fertility. Over two thirds of young women think that it doesn't matter if they delay thinking about having children until the age of 35. Almost two thirds also think that it's possible to have a baby at 'any age' thanks to medical advances.[39] In fact, female fertility declines from around the age of twenty. If a woman in the UK has not had a baby by the age of 30, she has only a 50 per cent chance of becoming a mother according to current fertility patterns.[40] When women (and men) delay parenthood, these delays can result in not having any children at all. Shaw has coined the term 'unplanned childlessness' to describe this phenomenon.

According to Shaw's research, a country's TFR can be accurately predicted by the average age of first birth. In the UK, the average age at which a mother has her first child has increased enormously in the last 50 years, from aged 23 in the early 1970s to nearly 29 years old in 2020.[41] Since 'average' in this context is the mean age at which a woman becomes a mother, half of women have their first birth at above the average age. The higher the average age of first births, the greater the number of women delaying childbearing until well after peak fertility, and the greater the number who will find they are not able to have children at all.

37 New Social Covenant Unit (2023) *Closing the birthgap*. Available at: Closing the birthgap | New Social Covenant Unit

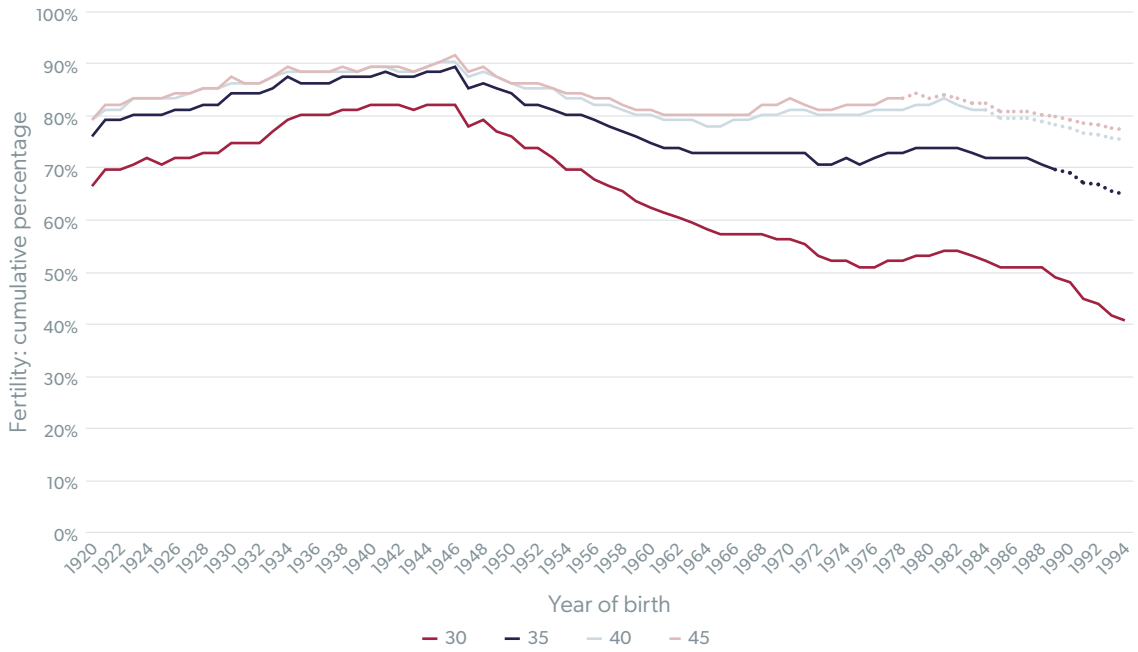
38 New Social Covenant Unit (2023) *Closing the birthgap*. Available at: Closing the birthgap | New Social Covenant Unit

39 Ibid.

40 OSCEPA (2025) DEMOGRAPHIC CHANGE IN THE OSCE REGION. Available at: https://www.oscepa.org/en/documents/special-representatives/demographic-change-and-security/reports-32/5170-report-of-special-representative-on-demographic-change-and-security-gudrun-kugler-21-february-2025-1/file

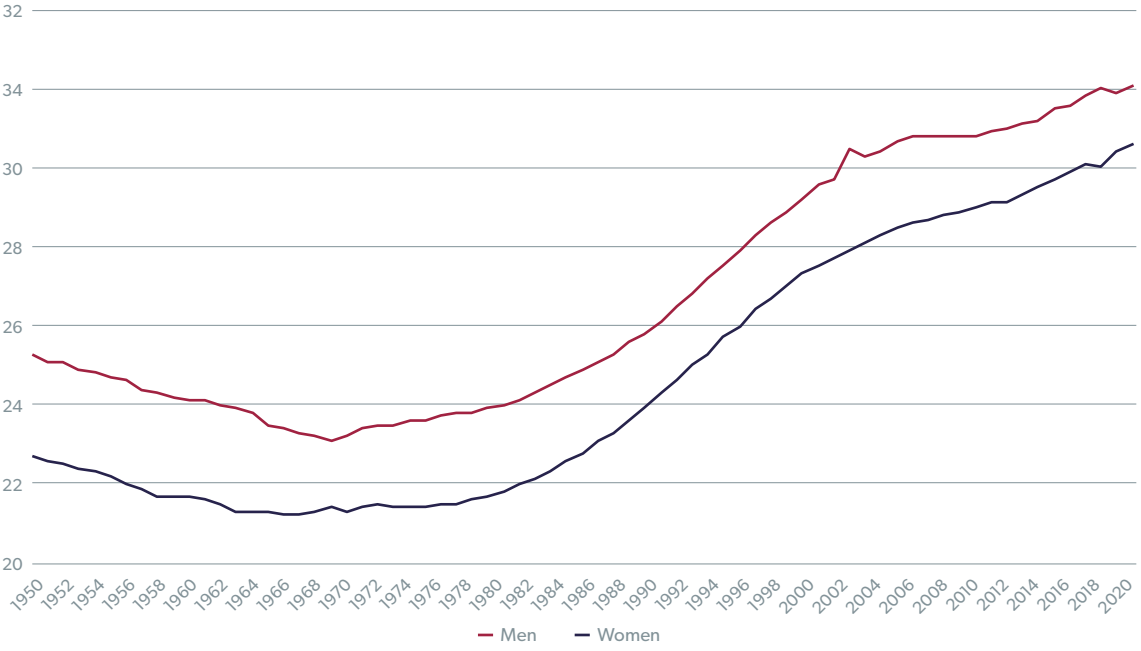
41 ONS (2024) Milestones: journeying through modern life. Available at: https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/milestonesjourneyingthroughmodernlife/2024-04-08

Figure 5: The proportion of women in England and Wales who have had at least one live birth, by age and year of birth, with regressed forward trends.



A possible key then to reducing childlessness – and raising the TFR - is to reduce the average age of first birth. The age at first birth is in turn closely linked to the median age of first marriage which has also increased by more than ten years in the same time period, from 22 to 31.[42]

Figure 6: Median age at first marriage for opposite sex couples in England and Wales, 1950-2020 [43]



42 Ibid.

43 ONS (2024) *Milestones: journeying through modern life.* Available at: https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/milestonesjourneyingthroughmodernlife/2024-04-08#:~:text=Age%2031:%20first%20marriage,and%2032%20years%20for%20women.

It follows that encouraging earlier marriage may help to reduce childlessness. The most important indicator of whether or not women will have children, and how many children they will have, remains their marital status. Introducing financial incentives to have children without addressing low marriage rates across a range of countries is, as Burns-Murdoch argues, putting the cart before the horse.[44] If women don't have partners, or don't have partners who are willing to commit to the long-term, it seems unlikely that financial incentives will do much to boost the birth rate.

The relationship status of a woman is a statistically significant, near universal predictor of higher fertility. The author of the report 'Marriage Still Matters' explores the link between fertility and marriage rates.[45] The report finds that, although it is difficult to prove the direction and influence of causality, marriage and childbearing are linked as desire for children can motivate marriage, even as desire for marriage can motivate childbearing. They argue,

> *"Causality running both directions should not be construed to mean that the existence of either causal pathway is in doubt: it is clearly the case that changes to fertility or marriage behaviour cause changes in the other behaviour. The causal links between marriage and fertility are complex and bidirectional but undeniably important. As marriage is relinquished or postponed, so, too, is childbearing."*[46]

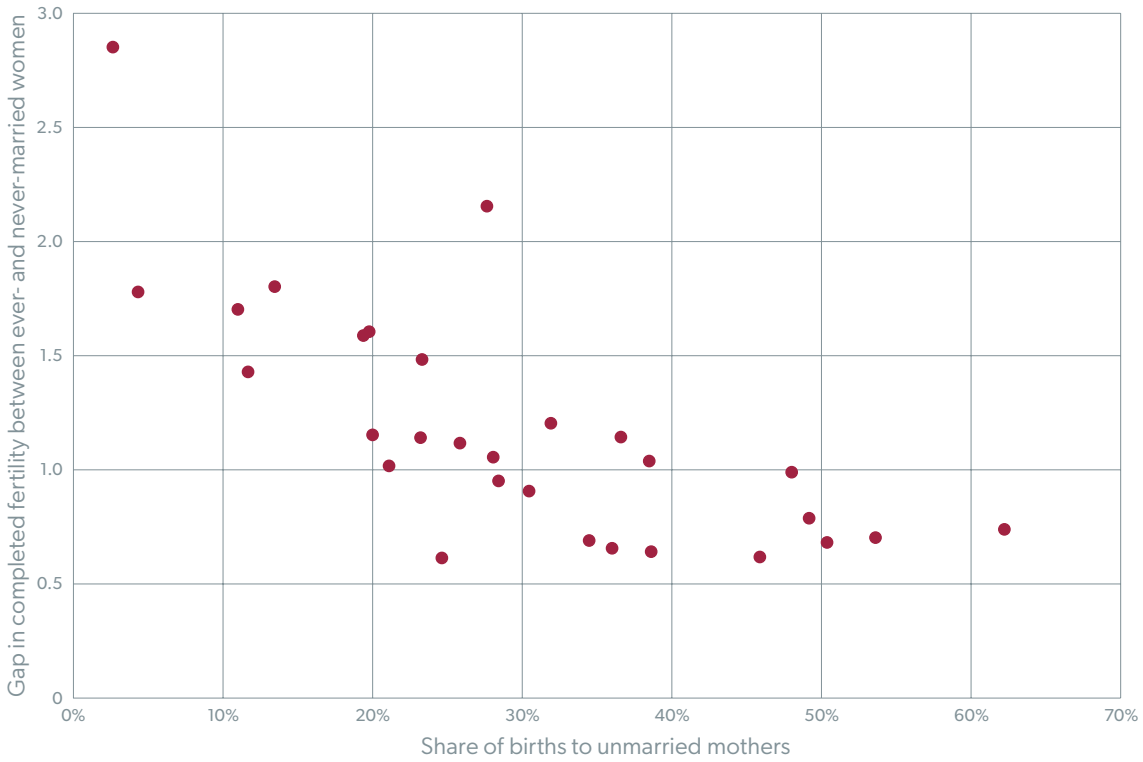
Figure 7 below shows the gap between ever - and never - married women and their completed fertility numbers. One could suppose that as a growing number of women have children outside of marriage, the completed fertility numbers would steadily equalise for married and unmarried women. This is true to an extent. When the share of births to unmarried mothers increases, the fertility gap closes. As unmarried childbearing becomes more commonplace and accepted – fifty per cent of UK births are to unmarried mothers - a larger share of never-married women have children. But the closing of this gap stops when the overall share of births to unmarried mothers reaches between 30 to 40 per cent. From here the fertility gap between married and never married women stubbornly rests at a little over an average of half a child more per woman. When analysing this using the MDF we see that, rather than unmarried women having smaller families, there is simply a larger number of unmarried women who do not have children.

44 John Burn-Murdoch (2025) *The relationship recession is going global*. Available at: https://www.ft.com/content/43e2b4f6-5ab7-4c47-b9fd-d611c36dad74

45 Stone, L. and James, S. (2022) *Marriage Still Matters demonstrating the link between marriage and fertility in the 21st Century,* Wheatley Institute. Available at: For Fertility, Marriage Still Matters - Wheatley Instituthttps://wheatley.byu.edu/for-fertility-marriage-still-matterse.

46 Ibid. p.3

Figure 7: Estimated Fertility Gap Between Ever- and Never-Married Women in European and Nearby Countries vs. OECD-Reported Nonmarital Birth Shares [47]



The authors of the report summarised that, across all societies, *"it is precisely through committed and long-term pairbonded relationships— usually formalised through marriage—that childrearing is most efficient."*[48]

As marriage rates have collapsed, childlessness rates have increased. In the US, 75 per cent of the decline in TFR can be fully accounted for by the fall in marriage rate.[49]

If we are serious about increasing the number of children born in the UK, we must consider how to increase the marriage rate and decrease the average age of marriage.

The Pay / Education gap

So far, we have mostly focused on the choices and behaviour of women and mothers. Yet for very obvious reasons, if we want to consider how to increase marriage rates and decrease the age at marriage, it is just as important to look at the choices and behaviour of men. Male employment and education trends may play a role in falling birth rates.

In many developed countries, poorer and less educated men are increasingly unlikely to become fathers or husbands. For example, In Finland and the US there has been a clear shift towards lower paid or educated men and lower educated women losing out on traditional family life. In the US this

47 Stone, L. and James, S. (2022) *Marriage Still Matters demonstrating the link between marriage and fertility in the 21st Century,* Wheatley Institute. Available at: For Fertility, Marriage Still Matters - Wheatley Instituthttps://wheatley.byu.edu/for-fertility-marriage-still-matterse.

48 Ibid. p.18

49 Lyman Stone (2025) *Yes, Marriage Still Matters For Fertility: New Evidence.* Available at: https://ifstudies.org/blog/yes-marriage-still-matters-for-fertility-new-evidence

is particularly seen through the rate of marriage for non-college educated women. In Finland it is seen through high levels of childlessness for men and women with low education levels, but particularly men.

According to 2015 and 2017 figures from Statistics Finland and the Family Federation of Finland, 36 percent of men with low education levels had no children by the age 40 to 45.[50] In contrast, for women with low education the figure was much lower, albeit still high, at 23 percent.

In the US there has been a notable decline in the real earnings of non-college educated men in the last century (Figure 8), a trend not shared by college educated men.[51] This decline in pay for non-college men has been accompanied by a drop in marriage rates for non-college women (Figure 9). As college men have become increasingly scarce, college women have maintained stable marriage rates by marrying economically well-off non-college men (figure 8B). As such, historical evidence and cross-area comparisons suggest that worsening male outcomes primarily undermine the marriage prospects of non-college women. Interestingly, the gap in marriage rates between college and non-college women is more than 50 per cent smaller in areas where men have the lowest rates of joblessness and incarceration.[52]

Moreover, recent analysis using longitudinal Danish register data and tax reforms showed that increases in the wages of women decrease fertility, while increases in wages of men increase fertility.[53]

Raising the number of committed relationships between men and women, and subsequently increasing birth rates, could therefore potentially be difficult without also addressing educational and economic concerns. With so many young men unable to succeed in education or employment, there is a diminishing pool of men that women, particularly poorer and less educated women, would ideally like to partner with.

50 Qureshi, A. and Lempiainen, M. (2025) *Finland Offers More Perks to Stop Its Declining Birth Rate. Women Shrug It Off*, Pass Blue. Available at: https://passblue.com/2025/01/27/finland-offers-more-perks-to-stop-its-declining-birth-rate-women-shrug-it-off/ ..

51 Chambers, Cl., Goldman, B., and Winkelmann, J. (2025) *Bachelors without Bachelor's: Gender Gaps in Education and Declining Marriage Rates*. Available at: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=5086363 .

52 Ibid.

53 Jakobsen, Katrine and Jørgensen, Thomas and Low, Hamish, *Fertility and Family Labor Supply* (December 19, 2025). FRB of Chicago Working Paper No. 2025-26, Available at: https://ssrn.com/abstract=5955136

Figure 8a: Declines in Real Earnings for Non-College Men

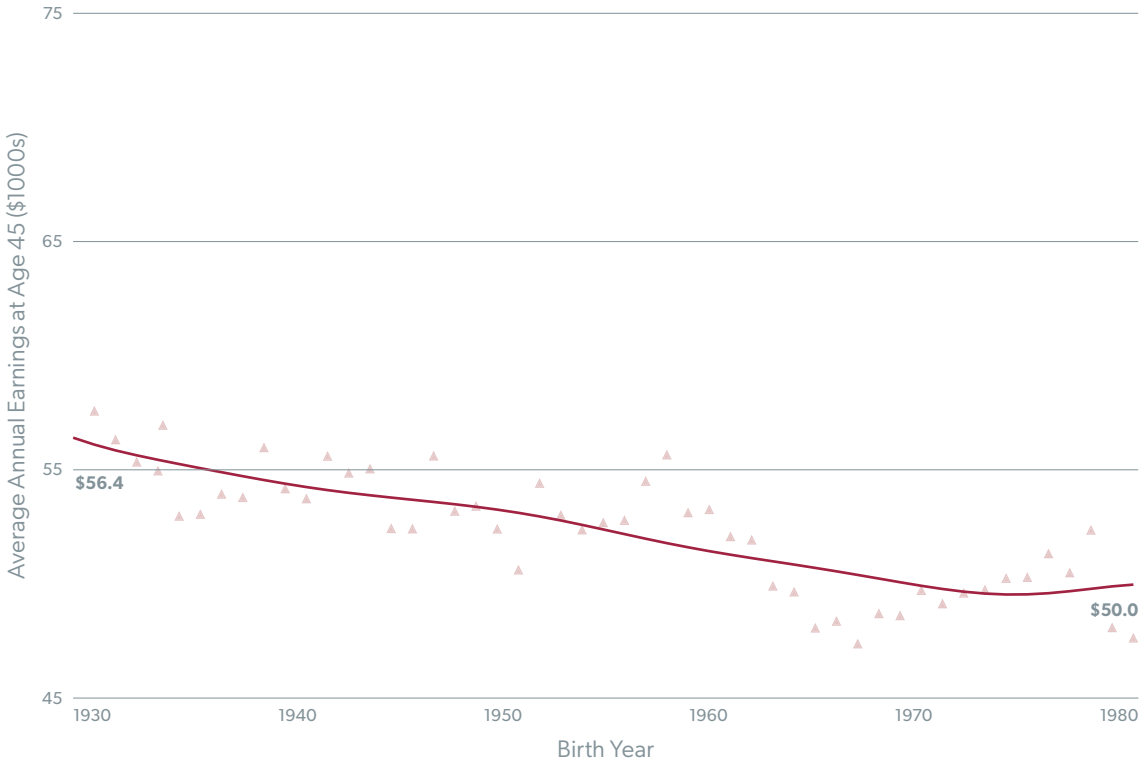
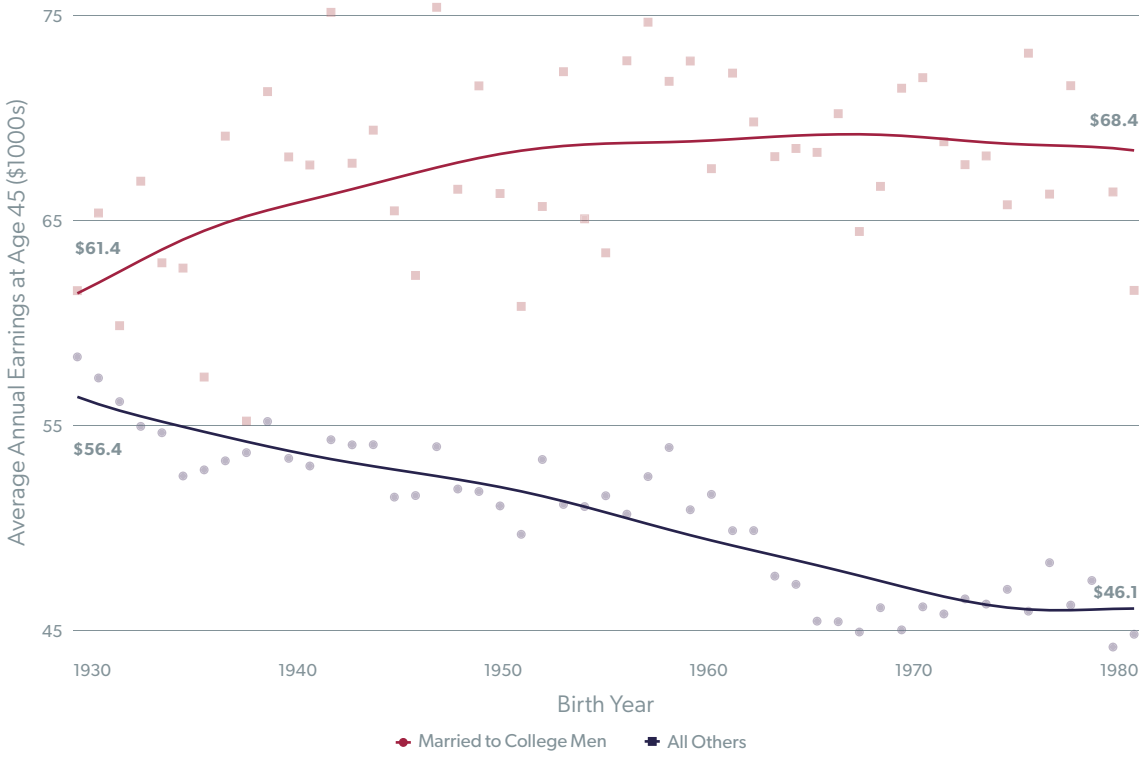


Figure 8b: Separately for Non-College Men Married to College Women [54]



54 Ibid.

Figure 9a: Trends in Marriage by Spouse Education vs. Matching Model Predictions Holding 1930 Match Values Fixed – College Women

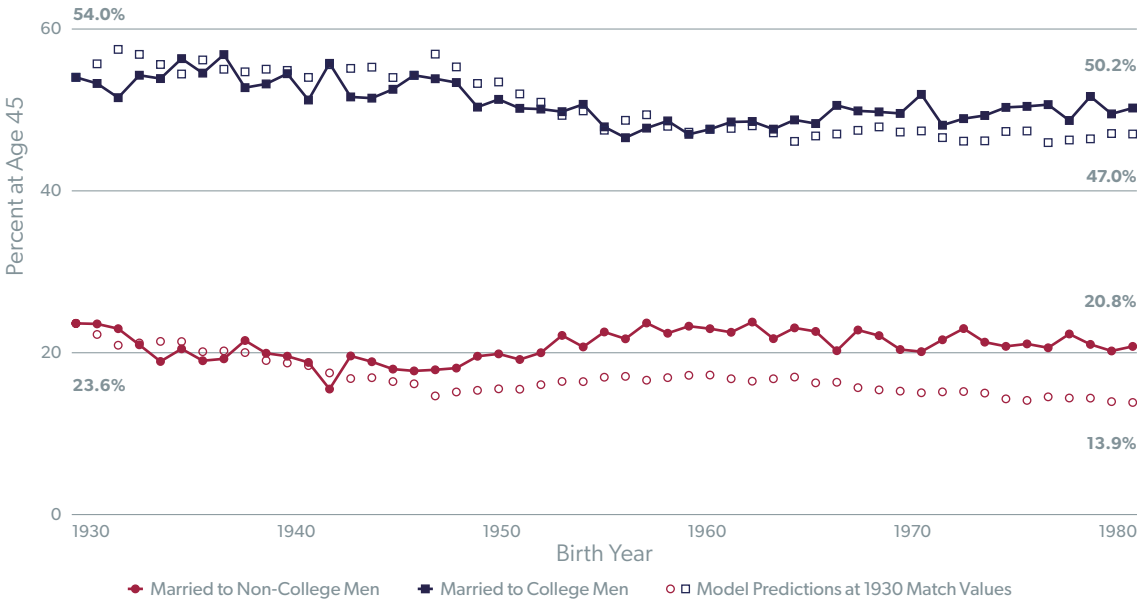
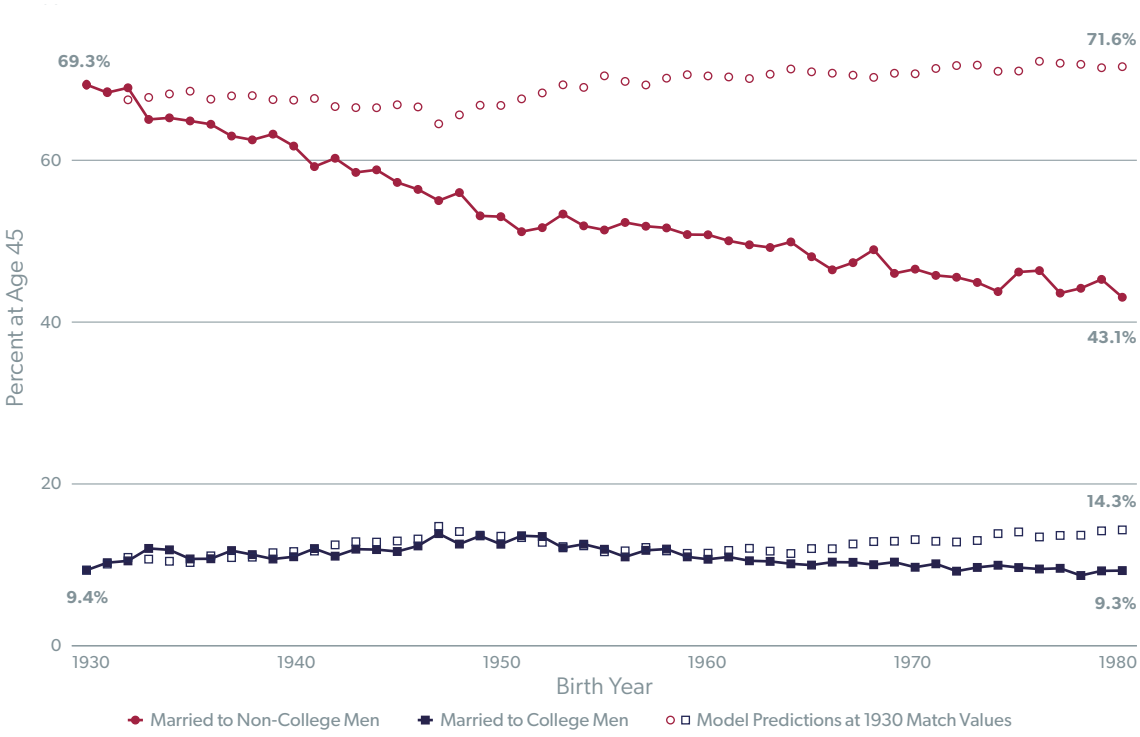


Figure 9b: Trends in Marriage by Spouse Education vs. Matching Model Predictions Holding 1930 Match Values Fixed - Non-college Women [55]



55 Ibid

2. International Policy Ideas

France

France has one of the longest-standing, multi-pillar family policy systems in the OECD with family-benefit spending at 3.5% of GDP (2021).[56] Although births have declined and TFR fell to 1.62 in 2024 (663,000 births in total, the lowest since WWI), pro-natal policies in France are thought to have accounted for between 5 and 10 million additional births over the years; a not insignificant number.[57]

President Emmanuel Macron

"Our France will also be stronger through the revival of its birth rate.

Until recently, this was a strength of our country, undoubtedly a unique characteristic in Europe compared to our neighbours, but this has become less true in recent years. Underlying this are anxieties inherent to society, perhaps stemming from past choices made on certain financial matters. It will be up to the Government to continue this work, but I would like to emphasise two points to try to improve the situation.

Following the extension of paternity leave, I firmly believe that the introduction of a new birth leave will be a useful element in such a strategy, a birth leave that will replace the current parental leave. Firstly, it will be better paid and will allow both parents to be with their child for six months if they wish. But above all, it will be shorter than the current parental leave, which can sometimes last up to three years and which keeps many women away from the workforce, but also creates a great deal of anxiety because it is extremely poorly paid and therefore sometimes leads to impossible situations.

The birth rate is also falling because infertility is increasing.

And I'm talking about a kind of age-old taboo, but social norms are changing; people are having children later and later. Male and female infertility have increased significantly in recent years and cause a lot of suffering for many couples. A major plan to combat this scourge will be launched precisely to enable this demographic recovery."

56 OECD Family Database (2023) *PF1.1: Public spending on family benefits*. Available at: https://webfs.oecd.org/els-com/Family_Database/PF1_1_Public_spending_on_family_benefits.pdf

57 Mercatus centre (2025) Lyman Stone on Demographic and Marriage Decline. Available at: mercatus.org/macro-musings/lyman-stone-demographic-and-marriage-decline

58 Macron, E., *Conférence de presse du Président Emmanuel Macron*. Élysée Palace, 16 January 2024. https://www.elysee.fr/emmanuel-macron/2024/01/16/conference-de-presse-du-president-emmanuel-macron

Tax incentives

Family quotients (income splitting) reduce the income tax paid by parents by assessing income according to households not individuals, and increasing the tax allowance per person in the household;[59] childcare tax credit (for children under six looked after outside the home) of up to 50 per cent of eligible expenses, capped at €3,500 per child (max credit €1,750).[60]

Cash & direct benefits

Family allowances (a kind of benefit) for families with two or more children.[61] France also offers a cash top-up for low income families with three or more children.

Parental leave & childcare support

Maternity leave is typically 16 weeks (six before birth and ten after) for the first/second child;[62] paternity leave: 28 days total (three day birth leave + 25 days);

Compulsory, free public preschool from age three since 2019.

Fertility treatment access

IVF access expanded (2021) to all women (couples of women and single women) with Social Security reimbursement up to six inseminations and four IVF attempts. However, reliance on this may be counter-productive (see common misconceptions).

Hungary

As a country, Hungary has committed to spending around six per cent of its GDP on explicitly pro-natalist and family policy, making the country an interesting case study.[63]

Hungary has had mixed results in boosting fertility rates.[64] There was an impressive initial boost of 30 per cent to the TFR in the decade following the introduction of explicitly pro-family policies. The biggest success has been the huge rise in marriage rates, which doubled compared to 2010 numbers.[65] This is a good indicator for future fertility. Hungary has also seen a substantial reduction in the number of abortions, despite not changing abortion law or regulation. From January 2026, mothers of three children are exempt from income tax for life, with mothers of two being phased in in the next few years.

59 Ministère de l'Économie, des Finances et de la Souveraineté industrielle et numérique (n.d.) *Family quotient and income tax: how it works* (translated from French with Google Translate). Available at: https://www.economie.gouv.fr/particuliers/gerer-mon-impot-sur-le-revenu/quotient-familial-et-impot-sur-le-revenu-comment-ca#

60 Service public (2025) *Income tax – Child-care costs outside the home (tax credit)* (translated from French with Google Translate). Available at: https://www.service-public.gouv.fr/particuliers/vosdroits/F8?

61 Service public (2025) *Family allowances (families with 2 children or more)* (translated from French with Google Translate). Available at: https://www.service-public.gouv.fr/particuliers/vosdroits/F13213?

62 Service public (2024) *Maternity leave in the public service* (translated from French with Google Translate). Available at: https://www.service-public.gouv.fr/particuliers/vosdroits/F519?lang=en&

63 About Hungary (2021) *Hungary to spend 6.2% of GDP on family support measures in 2022.* Available at: https://abouthungary.hu/news-in-brief/hungary-to-spend-6-2-of-gdp-on-family-support-measures-in-2022

64 Macrotrends, *Hungary Fertility Rate (1950-2025).* Available at: https://www.macrotrends.net/global-metrics/countries/hun/hungary/fertility-rate

65 Hungarian Conservative (2023) *"Hungarians are a particularly family-friendly nation" - An Interview with the President of the Mária Kopp Institute for Demography and Families.* (translated with Google Translate). Available at: https://www.hungarianconservative.com/articles/interview/kincs_hungary_children_treasure_demography_fertility_conservative_family_friendly_policy/

Victor Orban, Prime Minister of Hungary [66]

Our family policy has two goals. The first is that those who decide to raise children shouldn't have a lower standard of living than those who don't take that decision. This is our first, and perhaps most important, goal. We're not there yet. The difference is much smaller today, but we're not there yet. …

The other goal of family policy is to increase the number of children that are born. Here we come up against a biological limit, and there's further tangible evidence of why it's a problem that the Government isn't omnipotent – because, for example, we can't overcome the laws of biology. So the question is how many women of childbearing age there are in Hungary, and the number of women of childbearing age is constantly declining; this means that in order to reverse the demographic trend, an ever lower number of women have to give birth to more children. This is the real challenge. I think that money alone isn't enough, but I also have to admit that the Government can make rules and provide financial resources, but the Government has no jurisdiction beyond that.

Family policy in Hungary has a very sensitive aspect – I say this to those here who are from abroad, because perhaps this isn't the case in their countries. The idea that "My house is my castle" is, in my opinion, stronger in Hungary than anywhere else in Europe. People here don't like it when others interfere in their lives – in fact, they hate it, they don't accept it. Even when you want to do something good or support something you have to think twice, because from another point of view it's interpreted as interference in their private world. Family support is like that. I encounter many opinions which state that if we support some people in raising children, it means that we're discriminating against those who haven't yet decided to have children. At that moment they feel that they've been placed in a negative category, and they begin to defend themselves. So we have to be very careful in Hungary when it comes to anything related to private life, even family life, because we can encounter a great deal of social resistance…. This is why the limits of the Government's influence are regulation and financial aspects, because beyond that people consider intervention inappropriate.

I'd gladly evangelise, but we're prohibited from doing so – perhaps rightly so. There are those who know this better than we do, but it would undoubtedly help a lot if more of us could find our way back to our Christian roots. That would certainly have a beneficial effect on demographics. But that's not the Government's job, it doesn't belong here, and it's not acceptable in Hungary. So we use these tools: regulation, empathy, care, compassion and financial support. This is what we can give families. We're trying to build a family-friendly Hungary.

This is a brief overview of Hungarian family policy

Tax incentives

Income tax exemptions: exempting mothers of three children from personal income tax;[67] placing maternity, childcare or adoption allowances inside a tax-free allowance.[68]

66 Orbán, V., *"Prime Minister Viktor Orbán's Answers to Journalists" Questions.*- Prime Minister's Office, 5 January 2026.https://miniszterelnok.hu/en/prime-minister-viktor-orbans-answers-to-journalists-questions-2026-01-05/

67 Kovács, Z. (2025) *Hungary's family policy: A future built on families.* Available at: https://abouthungary.hu/blog/hungarys-family-policy-a-future-built-on-families

68 Ibid.

Cash and direct financial support

After birth, mothers may continue to receive 70 per cent of their maternity benefit when they return to work as the child hits three months of age;[69] newly married couples receive a small, monthly supplementary "first married couples' discount" for 24 months after marriage.[70]

Loans, Debt Relief, and Student Support

The government can loan 11 million HUF (~£25,000) to families who have or commit to having three children. The loan is written off when all children are born;[71] families with three or more children can receive a 2.5 million HUF (~£2500) non-repayable grant toward purchasing a new 7-seater car.[72] For those with a student loan debt, having three children leads to a 100 per cent forgiveness of outstanding student loan debt.[73]

Housing & Family Formation

Hungary's family home-purchase subsidy, or mortgage deductions, apply to families having two or more children; child benefit for each child is scaled up, not down, by the number of children in a family.[74]

Parental Leave & Childcare Support

Parents receive extra paid vacation days relative to the number of children they have.[75]

Other international examples

There is a growing body of pro-natal policies internationally. Below are a few more examples that display the range of ideas from a variety of different countries.

Australia: TFR – 1.64

Paid Parental Leave has been expanded to 24 weeks and is on a path to 26 weeks in 2026;[76] Child Care Subsidy thresholds have been uplifted;[77] and lump sum baby bonus schemes have been initiated, this scheme increased monthly births by 6.5%, around 1,300 additional births per month.[78]

69 Ibid.

70 Első házasok ked https://csalad.hu/tamogatas/elso-hazasok-kedvezmenye vezménye - csalad.hu

71 Emma Beswick (2019) *Hungary's offers €30,000 to married couples who can produce three children*,, Euronews. Available at: https://www.euronews.com/2019/07/29/hungary-offers-30-000-to-married-couples-who-can-produce-three-children

72 Fidesz – Hungarian Civic Alliance (2019) *All you need to know about the latest in Hungary's pro-family policy.* Available at: https://fidesz-eu.hu/en/all-you-need-to-know-about-the-latest-in-hungarys-pro-family-policy/

73 Maria Kopp Institute for Demography and Families (2025) *20 family policy measures targeting women*. Available at: https://www.koppmariaintezet.hu/en/allarticles/846-20-family-policy-measures-targeting-women

74 Helpers Finance (2019) *Family Allowance in Hungary.* Available at: https://helpersfinance.hu/family-allowance-in-hungary/.

75 Családbarát Magyarország Központ Nonprofit Közhasznú Kft. (2024) *"Childcare Leave"* (translated from Hungarian with Google Translate). Available at: https://csalad.hu/tamogatas/gyermekek-utan-jaro-szabadsag

76 Services Australia *Changes if you get family payments*. Available at: Changes if you https://www.servicesaustralia.gov.au/changes-if-you-get-family-payments?context=64479&utm_

77 Australian Government Department of Education (2024) *Child Care Subsidy hourly rate caps are changing soon*. Available at: https://www.education.gov.au/early-childhood/announcements/child-care-subsidy-hourly-rate-caps-are-changing-soon?utm_

78 e61 institute (2025) *How financial incentives shape fertility in Australia.* Available at: https://e61.in/how-financial-incentives-shape-fertility-in-australia/.

Singapore: TFR - 0.96

Baby bonuses and cash payment of $11,000 each for the first and second child, and increased amount for any further children;[79] housing priority schemes for first-time parents and married couples.[80]

Lee Hsien Loong, Prime Minister of Singapore[81]

"Many Chinese families consider a child born in the year of the dragon to be especially auspicious, the dragon being a symbol of power, strength, and good fortune. So now is as good a time as any for young couples to add a "little dragon" to your family.

I hope my encouragement prompts more couples to try for a baby, although I know that the decision is a very personal one. All over the world, especially in developed societies like Singapore, fertility rates have been declining. Each generation has different aspirations. Many young people prioritise developing their careers, spending quality time with their partners, and pursuing other interests. Even couples who want kids may put off starting families, not realising how quickly it gets harder with each passing year.

All this is quite understandable. But I still hope that more Singaporean couples will decide to have more children, and to have them earlier!

We will build a "Singapore Made For Families", and continue supporting your marriage and parenthood aspirations. We have progressively strengthened support for infant caregiving and work-life harmony, to see parents through their children's formative years. Recently we doubled Government-Paid Paternity Leave from two to four weeks on a voluntary basis. Measures like these will lighten the burden on parents, but they are merely enablers. Ultimately, couples will decide whether to have children for their own reasons. I hope more will decide to go ahead, and I am confident they will find parenthood a deeply rewarding and fulfilling journey."

Greece: TFR - 1.34

Introduced a National Demographic Action Plan budgeting €20bn to be spent on pro-birth policies by 2035.[82] Including over 100 policies over the next decade, the foci include: family support, employment support, ageing management, local development, and information and awareness campaigns.

Poland: TFR – 1.31

Poland has committed to removing personal income tax from families earning up to €33,000 who have at least two children.[83]

79 Made for Familie *Baby Bonus Scheme*. Available at: https://www.madeforfamilies.gov.sg/support-measures/raising-your-child/financial-support/baby-bonus-scheme?. ..

80 Housing & Development Scheme, *Priority Schemes*.

81 Lee, H. L., *Chinese New Year Message 2024*. Prime Minister's Office, Singapore, 9 February 2024. https://www.pmo.gov.sg/newsroom/chinese-new-year-message-2024-by-pm-lee-hsien-loong/

82 Ministry of Social Cohesion and Family Affairs, Hellenic Republic (2025) *National Demographic Action Plan*. Available at: https://minscfa.gov.gr/en/demographic-policy/national-demographic-action-plan/. ..

83 Euronews (2025) Poland's president signs off on new zero-income tax law for parents with two children. Available at: https://www.euronews.com/2025/10/16/polands-president-signs-off-on-new-zero-income-tax-law-for-parents-with-two-children

South Korea: TFR – 0.75

Newborn allowance of over £500 per month for the first year (and around £250 in the second year), with various other local top-ups.[84] Some city regions have also invested in matchmaking events for eligible young singles. For example, in Seoul, after doing background checks, the Seoul Metropolitan Government organised various recreational activities to 100 men and women . They also allocated over $7000 to be distributed to any matched couples to spend as "dating coupons".[85] Further support is being considered within this scheme to help with wedding costs too. See figure 10 below showing the poster asking for applicants to one recent event. (The poster outlines details like the location, time, activities, with a subheading that reads "Seoul invites single residents to meet by the river.")

84 Korea JoongAng Daily (2024) Govt raises monthly childcare subsidies for newborns to 1M won. Available at: https://koreajoongangdaily.joins.com/news/2024-01-11/national/socialAffairs/Govt-raises-monthly-childcare-subsidies-for-newborns-to-1M-won/1956549?

85 The Korea Herald (2025) *Cash for marriage? Korea's all-out efforts to raise birth rate.* Available at: https://www.koreaherald.com/article/10491758?

Figure 10: Promotional poster for Seoul government's matchmaking event in June [86]

86 Ibid.

3. Common Misconceptions

The conversation surrounding natalism is often fraught with controversy. Many people still do not agree that falling birth rates constitute a serious threat to our economy, society and public services. Some important concepts – such as TFR and OADR – are challenging to understand and require a level of mathematical literacy. There are many common misconceptions around the problems we face and the potential solutions. This section briefly tackles some of the top concerns.

IVF

IVF is a life changing intervention that enables thousands of infertile, gay or single people to have children in the UK each year. As a result, some commentators have suggested that widening access to IVF holds the key to reversing Western nations' dwindling birth rates. However, there is evidence to suggest that relying on IVF may be counterproductive. The availability of IVF has encouraged some women to think that there is an "insurance policy" for childbirth, and therefore they delay parenthood. For example, 61 per cent of young women think that it's possible to have a baby at 'almost any age before menopause' thanks to medical advances.[87] But, while the success rate is often much better than natural conditions, it will still diminish with age, so many who wait and rely on IVF will end up childless. Egg freezing and other assistive reproductive technology (ART) have low rates of success which are not widely known and can therefore be used to push for further delays in childbearing.[88] This relatively high failure rate is true of the majority of ART. See figure 11 below for the drop-off in the success rates of ART.

Under natural conditions, 75 per cent of women starting to try to conceive at age 30 years will have a conception that will result in a live birth within one year.[89] This decreases to 66 per cent at 35 years old and stands at 44 per cent at 40 years old. However, after four years of trying, the success rates increase to a respective 91, 84 and 64 per cent. This is one of the key reasons why women feel able to delay fertility - nine out of ten, particularly for those under 35, will successfully conceive. On an individual level, the odds are pretty good. However, when this is played out nationally, we suddenly have ten per cent, fifteen per cent, or even a third of women unable to conceive, despite their own efforts over four years. This is millions of women. In addition, the average age of becoming a mother is being pushed further upwards each year. This in turn also leads more women into seeking fertility treatments.

87 New Social Covenant Unit (2023) *Closing the birthgap*. Available at: Closing the birthgap | New Social Covenant Unit

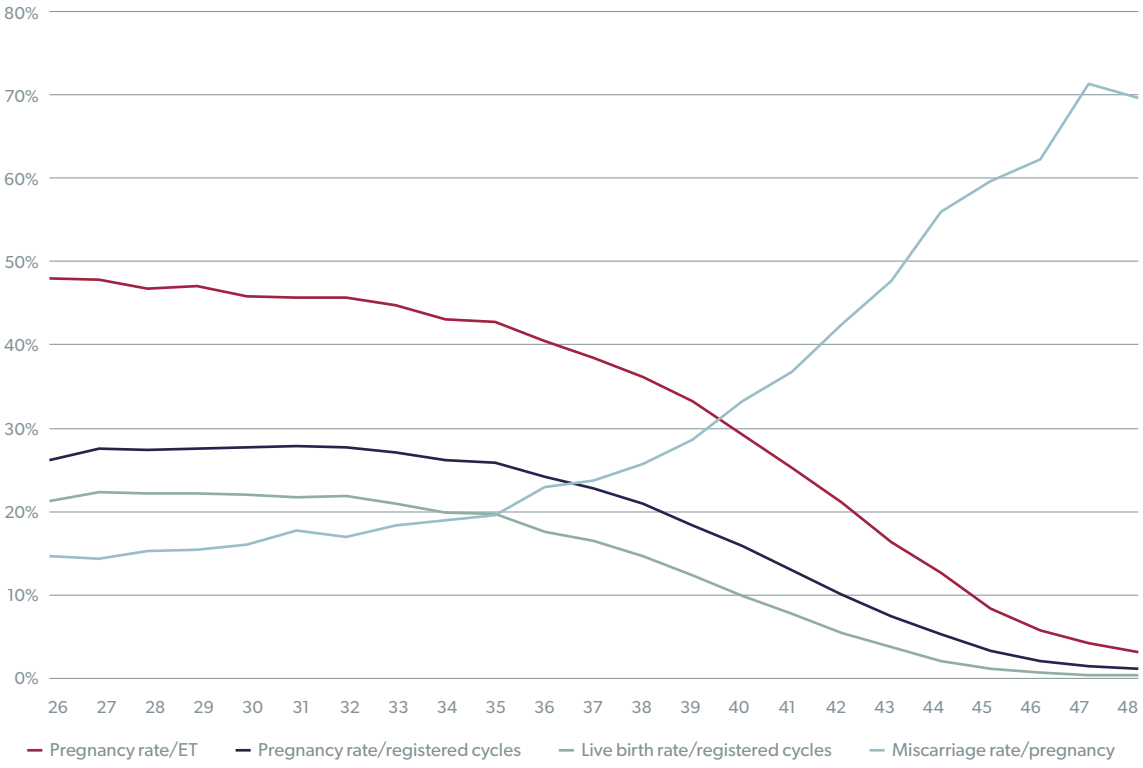
88 C. Lambalk (2022) Editor's Choice: *Delayed childbearing and medically assisted reproduction*. Available at: https://academic.oup.com/humrep/article/37/5/e1/6578637

89 Leridon, H. (2004) *Can assisted reproduction technology compensate for the natural decline in fertility with age? A model assessment*, National Library of Medicine. Available at: https://pubmed.ncbi.nlm.nih.gov/15205397/. ..

Despite many improvements, IVF success rates are still relatively low and decrease with age. Data from Australia shows that 48 per cent of women who were aged 30-31 when they started treatment had a baby after one cycle of IVF.[90] The odds then increase to 61 per cent and 67 per cent after two and three cycles respectively. At age 36-37 the odds were lower at 32 per cent, 44 per cent and 50 per cent at each respective round. For women aged 42-43 the odds dropped again to six per cent, 10 per cent and 11 per cent, respectively.[91] IVF is therefore brilliant for boosting the odds for individuals. But it remains that half of 36-year-old women will be unsuccessful, even after three rounds of (expensive) IVF. As before, the best way to maximise a woman's chances of have a child is by trying to conceive at a younger age. This is true for both natural conceptions and for the use of ART.

An IVF package in the UK also costs typically between £3800 to £7500, depending on the support and additional associated costs.[92] The figure below highlights the success rates for IVF (or other assistive reproductive technologies) by age.

Figure 11: Pregnancy, live birth, and miscarriage rates according to patient age in all registered cycles in 2019 (using assistive reproductive technology) [93]



Note: ET = Embryo Transfer

90 VARTA (2021) *How likely are you to have a baby after one, two or three IVF cycles?* Available at: https://www.varta.org.au/resources/news-and-blogs/how-likely-are-you-have-baby-after-one-two-or-three-ivf-cycles

91 ibid.

92 Halliburton, S. and Hartigan, K. (2024) *How Much Does IVF Cost in the UK?*, Fertility Mapper. Available at: https://fertilitymapper.com/fertility/cost/ivf/#:~:text=The%20average%20total%20cost%20for,vary%20from%20person%20to%20person). ..

93 Katagiri, Y. et al. (2023) *Assisted reproductive technology in Japan: A summary report for 2020 by the ethics Committee of the Japan Society of obstetrics and gynecology*, Reproductive Medicine and Biology. Available at: (PDF) Assisted reproductive technology in Japan: A summary report for 2020 by the ethics Committee of the Japan Society of obstetrics and gynecology

Abortion

Pro-life campaigners frequently point out that without Britain's high abortion rate (just under 300 000 per year) the birth gap would be far smaller. This is technically true. But if abortion was not available on demand, people would probably use contraception more diligently as they do in countries with less liberal abortion laws but equally low birth rates (e.g., Malta and Poland). There is a strong case for reducing the time limit for abortions based on foetal viability, and this *could* send pro-natal signals. But the evidence from other countries suggests restricting abortion may not materially affect the TFR. Studies from the US show a very marginal increase in births as abortions became more restricted.[94] Interestingly, since the introduction of pro-natal policies, the abortion rate in Hungary has dropped substantially even though no changes have been made to abortion law or provision.[95]

Immigrant birth rates

Although some communities have higher TFRs than native Brits, the majority are below replacement rate, and all are trending downwards.[96] Immigrant TFRs tend to do so over successive generations as they experience the same economic and social conditions, adopting the same family size of the native population.

Migration can be a useful tool to inject short to medium term growth and sustenance into an economy, but it is not a sustainable solution to low birth rates. Pro-natal policies, benefits, and incentives should prioritise British nationals in the first instance.

Childcare

Unexpectedly, there is little to no link between free childcare, and the TFR. Figure 12 below highlights this lack of correlation. The Financial Times also actually found an inverse relationship between the two: OECD countries whose net childcare costs (as a percentage of the average wage) were higher actually corresponded with slightly higher TFRs.[97]

Three quarters of parents with children aged 0-4 who do not use government childcare support make this decision because they want to look after their own child.[98] Some of the countries with the most generous childcare policies - Finland and Norway for example - have the lowest birth rates. Over the last 20 years, Norway's fertility rate has dropped from 1.98 children per woman to 1.40, a historic low.[99] This fall is in spite of generous parental leave policies: parents are entitled to twelve months of shared paid leave around the birth, plus an additional year each afterwards.

94 Dench, D. et al (2024) *The effects of post-Dobbs abortion bans on fertility*, Journal of Public Economics. Available at: The effects of https://www.sciencedirect.com/science/article/pii/S0047272724000604? post-Dobbs abortion bans on fertility – ScienceDirect. ..

95 Hungarian Conservative (2022) *Hungary's Heartbeat Bill: Hungarian Abortion Law Amended After 30 Years*. Available at: https://www.hungarianconservative.com/articles/culture_society/hungarys-heartbeat-bill-hungarian-abortion-law-amended-after-30-years/#:~:text=Statistical%20Evidence%20about%20the%20Declining,having%20introduced%20pro-family%20policies.

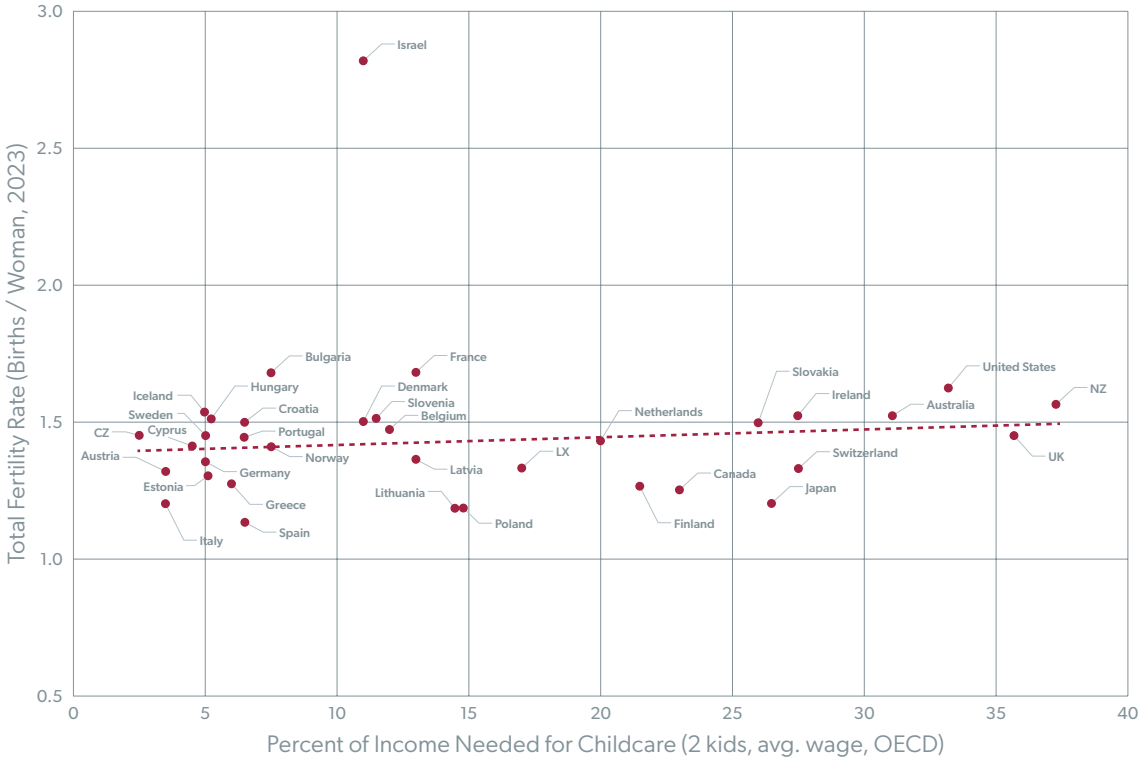
96 Nuni Jorgensen, *Children of Migrants in the UK.* Migration Observatory, University of Oxford, 2025. https://migrationobservatory.ox.ac.uk/resources/briefings/children-of-migrants-in-the-uk/

97 Financial Times (2024) Why family-friendly policies don't boost birth rates. Available at: https://www.ft.com/content/838eeb4e-3bff-4693-990f-ff3446cac9b2

98 Gov.uk (2024) *Childcare and early years survey of parents.* Available at: explore-education-statistics.service.gov.uk/find-statistics/childcare-and-early-years-survey-of-parents/2024

99 Bryant, M. (2025) 'Rethink what we expect from parents': Norway's grapple with falling birthrate, Guardian. Available at: https://www.theguardian.com/world/2025/may/17/rethink-what-we-expect-from-parents-norway-grapple-with-falling-birthrate.

Figure 12: The relationship between childcare costs and fertility in OECD countries [100]



Housing

While it certainly plays its part, house prices or shortages are only one piece in the puzzle when it comes to falling birth rates. Ultimately, prolonged and higher-cost renting is a cost-of-living issue, which is linked but not the sole factor of fertility decline. Nevertheless, the UK does have a lasting housing problem; Thatcher's government built more homes in any single year than New Labour managed in its entire time in office.[101] But even Thatcher saw a large decline in building across her premiership. When it comes to the relationship between raising fertility rates and housing there must be two key elements in a pro-natal house-building policy: it must specifically target younger couples, and it needs to include homes with multiple bedrooms. More flats, HMOs or one-or-two-bedroom homes are unlikely to fix the problem.

For couples: In Singapore, 95 per cent of public apartment supply is set aside for first time buyers where they can "build a new life together and start a family." [102] They also have a first-timer (parents and married couples) priority category to help young married couples and families with young children obtain their first homes. Similarly, Chinese data suggests that while house prices do not directly link with fertility, where there is a higher down payment rate (DPR) the likelihood of first birth is "significantly reduced".[103] Likewise, in South Korea they found that childbearing intentions were massively increased among young adults where policies were introduced that offered loans (decreasing the DPR), and a special supply of presale housing was offered.

100 More Births (2025) Cheaper childcare is not associated with higher fertility across developed countries. Available at: https://x.com/MoreBirths/status/1922699007039602786

101 Full Fact (2013) *Who built more council houses – Margaret Thatcher or New Labour?*. Available at: https://fullfact.org/economy/who-built-more-council-houses-margaret-thatcher-or-new-labour/ .

102 Speech by Minister Indranee Rajah for Parliamentary Motion on Supporting Singaporeans in Starting and Raising Families (2025), Strategy Group. Available at: https://www.strategygroup.gov.sg/speech-by-minister-indranee-for-motion-on-supporting-singaporeans-in-starting-and-raising-families/

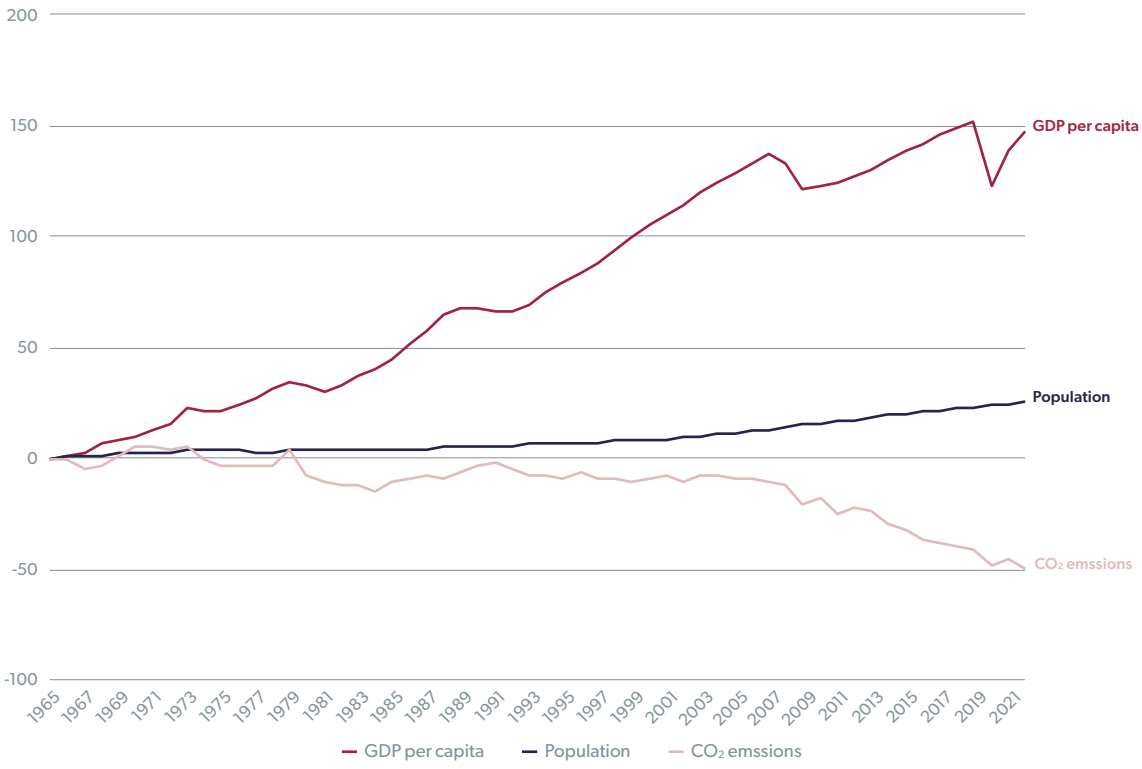
103 Yuting et al (2025). *"A House for My Family: The impacts of down payment rate on marriage and fertility"* available at: https://ideas.repec.org/p/eti/dpaper/25056.html

For space: German data suggests that where there were fewer spacious (multiple bedroom) dwellings, regional fertility rates were lower.[104] Large studies in the US have also noted the correlation between the size of a home or apartment and the total fertility in an area.[105] The Institute for Family Studies note that apartments constitute a growing share of new housing but are getting less family friendly: smaller and with fewer bedrooms. This is a particular challenge as, as mentioned, those who reside in smaller apartments are less likely to have children.

The Environment

Environmental concerns about overpopulation imply that having fewer children will be beneficial for the environment as it will reduce the number of polluters. While this instinctively makes sense, figure 13 displays how, from 1965 to 2023 the population of the UK grew by 25 per cent even as CO_2 emissions fell by 50 per cent.[106] The evidence suggests that, when it comes to emissions, systems change is far more impactful than population change.

Figure 13: Kaya identity: percentage change in the drivers of CO_2 emissions, United Kingdom [107]



104 Bujard, M. and Scheller, M. (2025) *Impact of Regional Factors on Cohort Fertility: New Estimations at the District Level in Germany*, Comparative Population Studies. Available at: https://www.comparativepopulationstudies.de/index.php/CPoS/article/view/270/

105 Stone, L. and Fijan, B. (2025) *Homes for Young Families Part 2*, Institute for Family Studies. Available at: https://ifstudies.org/report-brief/homes-for-young-families-part-2 ..

106 Our World in Data (2024) *Kaya identity: drivers of CO_2 emissions, United Kingdom*. Available at: https://ourworldindata.org/grapher/kaya-identity-co2?country=~G-BR

107 Ibid.

Environmental campaigners may also argue that increases to productivity through technology and AI, retaining older workers through increasing the retirement age, or getting more young people into gainful employment, could negate the need to solve the OADR challenge. True and important as this may be, the productivity gains that would be needed to mitigate for a fall in the OADR ratio to 2:1 have never been seen in economic history. While it may not be essential – and is likely to prove impossible - to create a 'baby boom' and boost the birth rate above the replacement level (2.1), it is certainly unsustainable for TFR to remain as low as 1.4.

It is worth adding that the per capita emissions of bigger families are also significantly lower than those of individuals or small households.

4. What can be done? Principles for change

Prioritise Marriage

The strongest predictor of fertility rates are the rates of formalised unions ("pair-bonding", "partnerships", or "marriage") in a country. Supporting individuals to make this decision should therefore be an express purpose of pro-natal policies. Of course, those who marry may not have children, but they are much more likely to than those who do not (figure 7), especially if they pair up earlier in life. To this end, the following suggestions would all support the incentivisation of formalised unions:

6. Subsidise housing for young and married couples so that young people can buy houses, and therefore start families, early in their adult lives.
7. Benefits such as child tax credits, interest free loans, or lump sums (like baby bonus schemes). These should also be time limited – for example, you must be under 30 to claim them, otherwise they may contribute to delayed parenthood and therefore unplanned childlessness.
8. Offer free or cheap weddings and re-instate the marriage tax allowance. From 1950-69, before married tax allowance was abolished, there was a spike in weddings each March as couples raced to tie the knot before the end of the financial year, suggesting that marriage is not purely a matter of romance. [108]
9. Move to a household taxation system, away from the current individualised model. This would bring the UK in line with many major European economies. The CSJ report, Give Families the Credit, offers a few options for policies that move towards or compliment this model.[109]

Start adulthood earlier – especially for men

In previous generations, children left school in their early to mid teens and went into the workplace. For boys this meant learning responsibility, earning money and being mentored by adult men. Boys matured and, in doing so became marriageable. In 21st century Britain, adolescence now extends well into the early twenties. Nearly half of young people now go to university, [110] delaying entry into the workplace, and shielding them from many of the responsibilities of the working world. In the past, a 24-year-old man would have been likely to be married, have a child and have been working for the best part of a decade. Now, the average age of leaving home for a young man now sits at 25, three years older than

108 ONS (2013) Marriages – ONS. Available at https://www.ons.gov.uk/visualisations/dvc360i/index.html

109 CSJ (2024) *Give Families the Credit: A new approach to child poverty and family stability.* Available at: https://www.centreforsocialjustice.org.uk/library/give-families-the-credit. .

110 House of Commons Library (2025) *Higher education student numbers.* Available at https://commonslibrary.parliament.uk/research-briefings/cbp-7857/

for young women.[111] Our system now expects, even encourages, young people to not take up wider responsibilities, delay their rites of passage into adulthood, and build up vast student debt.

Reversing this trend, and re-normalising early marriage and parenthood, will require huge cultural change. But there are some economic and education policy that could be employed.

1. Reduce the school leaving age and get most young people into the workplace as early as possible. Of course, we should encourage and support some young people to go to further and higher education, but this should be a far lower proportion than the numbers that we currently have. More policy offers need to be focused on what is best for those who do not pursue post-16 or 18 education.
2. In a similar vein, we should drastically reduce the numbers of 18-year-olds going to university. This money should be re-directed into on-the-job training and apprenticeships. Greater employment support and incentives should be made available to young people beginning their journey into the world of work.

Valuing Motherhood

We must also place greater value on the role of being a mother. While marriage rates hold the greatest correlation with fertility, there is also a sense in which motherhood was held in higher esteem in the 20th century. Given the huge challenges the UK faces with its fertility rates it is vital that motherhood is seen not only as necessary, but as good and valuable too. Any government wishing to support mothers and young families better should be explicit in recognising the immense work and social contribution of raising a family. Politicians who imply that mothers are desperate to get back to 'work' are not only wrong, but undermine the vital work that mothers do in caring for their children. Motherhood and parenting is a cherished social good and should be recognised as such.

Baby Boomer politics

A political challenge in Britain is the growing divide between Baby boomers and younger generations. The post war generation have benefited from historically unique circumstances, enjoying both low house prices and age related and health benefits that were designed before life expectancy increased and the birth rate fell. Following economic liberalisations of the 1970s, the asset price boom has delivered extraordinary wealth to the Baby Boomer generation, at the same time making it almost impossible for many young people to buy homes. As the OADR shifts, people of working age are expected to spend more and more of their taxes on the growing costs of pensions and age-related health and social security costs. Yet, anecdotally, many Baby Boomers do not recognise this generational inequality, and baulk at any suggestion that pension spending must be brought under control. It is also difficult for some to understand just how much more expensive family life is today compared to a generation ago (when houses were cheaper and marriage and child tax allowances boosted family income).

This generational divide creates a difficult political situation. Any re-allocation of state spending from old to young is likely to be unpopular with Boomers who, due to their number and high turn-out at elections,

111 ONS (2024) *Families and households in the UK: 2023*. Available at: https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2023.

are perhaps the most powerful voter demographic. Yet this *must* be addressed if we are to make any progress with family formation and fertility.

We need to demonstrate to the population at large how the UK has socialised the costs of old age but privatised the costs of raising children. Good policy should help people understand that without future taxpayers there will be no more state pensions or health care, and the relatively low costs of children (state education and nurseries) are massively outweighed by their tax contribution during working life. Investment in children is an investment in our future.

Alongside this, we should push back the retirement age. This is, of course, unlikely to alter the fertility rate. But shifting the length of time that people work for, aligning it more with healthy life expectancy, will at least contribute to a positive shift in the OADR.

Conditionality

There are a variety of ways the government can introduce conditionality to the pro-natal policies. Below are a few examples:

1. **By National Insurance contributions or previous earning history;** Eligibility for financial support is often based upon a certain number of contributions over a recent time period. In Hungary, for example, maternity benefits have been reformed to be in line with earnings in the first six months of pregnancy, rather than the previous 12 months of work. This resulted in a much greater incentive to report higher earnings (which occurred and was most acute in smaller and generally less secure employment), increasing tax receipts in the long-term and resulting in nearly half the women benefiting from the same higher wage post-maternity leave.[112]
2. **By relationship status;** Most conditions are based on marriage and not being over 40 years of age, although some do allow for new parents of biological or adoptive children, regardless of whether they have formalised their union in a marriage. Given the UK's high rate of family breakdown and the protective factors inherent in marriage, requiring a marriage certificate would be preferable, especially if policies were supplemented by grants or relief to the costs associated with getting married. (See Marriage and the Stable Society for ideas such as discounting the administrative, legal and booking fees of weddings for married couples).[113] Other examples of support based on relationship status include marriage leave in China[114] (with some provinces offering up to 30 days off in the year after getting married) and flat allocation schemes in Singapore, where up to 40 per cent of the public flat supply for Build-To-Order flats and up to 60 per cent of the public flat supply for Sale of Balance flats are set aside for the applicants.[115]
3. **By age;** The majority of policies to support women and families as they have children limit support to older women. The support is also weighted downwards as states realise that effective fertility measures are ones that target younger women. This is especially vital as the fertility of women peaks in the late teens - early twenties and decline from there (see Misconceptions: IVF for further information).

112 Biro, A. et al (2025) *Linking maternity benefits to social security contributions: Lessons on tax evasion from Hungary,* World Bank Blogs. Available at: https://blogs.worldbank.org/en/developmenttalk/linking-maternity-benefits-to-social-security-contributions--les#:~:text=Reported%20earnings%20respond%20to%20incentives,first%20six%20months%20of%20pregnancy. ..

113 Lilley, D. (2024) *Marriage and the stable society: The continued importance of marriage,* Civitas. Available at: https://www.civitas.org.uk/publications/marriage-and-the-stable-society/. ..

114 KINYU (2025) *Marriage Leave in China: Tying the Knot with Leave Policies*. Available at: https://www.kinyu.co.uk/marriage-leave-in-china/#:~:text=As%20of%20January%202025%2C%20at,leave%20varies%20across%20different%20provinces: .

115 Housing and \development Board *Priority Schemes*. Available at: HDB | Priority https://www.hdb.gov.sg/residential/buying-a-flat/buying-procedure-for-new-flats/application/priority-schemes.

4. **By nationality or citizenship status;** Most governments require some form of citizenship for eligibility. Interestingly, some also provide support to citizens who have children but do not reside in their own country.[116]

116 Consulate of Hungary (2018) *Maternity allowance and "Baby bond"*. Available at: https://istanbul.mfa.gov.hu/en/koeldoekzsinor-program#:~:text=Applications%20can%20be%20submitted%20only,appointment%20is%20free%20of%20charge. ..

Appendix: Methodology

CSJ methodology for birth rate trends analysis:

This analysis estimates how many women in the United Kingdom may miss out on becoming mothers compared with earlier generations. The estimate is based on cohort fertility data published by the Office for National Statistics, which track the proportion of women who have had at least one child by specific ages (30, 35, 40 and 45).

Historical cohorts provide a benchmark for typical motherhood patterns in modern Britain. For example, around 87 per cent of women born in 1949 had become mothers by age 45 on average. This cohort, the grandparents of young people today, is used as a reference point representing the level of motherhood typical before the more recent shift towards later and lower fertility.

Because many younger cohorts among women aged 16 to 45 in 2023 have not yet reached age 45, the analysis uses observed motherhood rates at ages 30, 35 and 40 alongside historical cohort patterns to estimate likely final motherhood rates when they reach 45.

The analysis then applies these rates for different age bands to the female population aged 16 to 45 in 2023, using 2022-based population estimates from the Office for National Statistics.

Two scenarios are calculated. The first reflects current fertility trends, applying projected motherhood rates derived from recent trends. Our full applied methodology for the regressed forward trends for future fertility trends by age group is included below. The second applies the motherhood pattern observed for women aged 16 to 45 in the 1949 cohort as a benchmark.

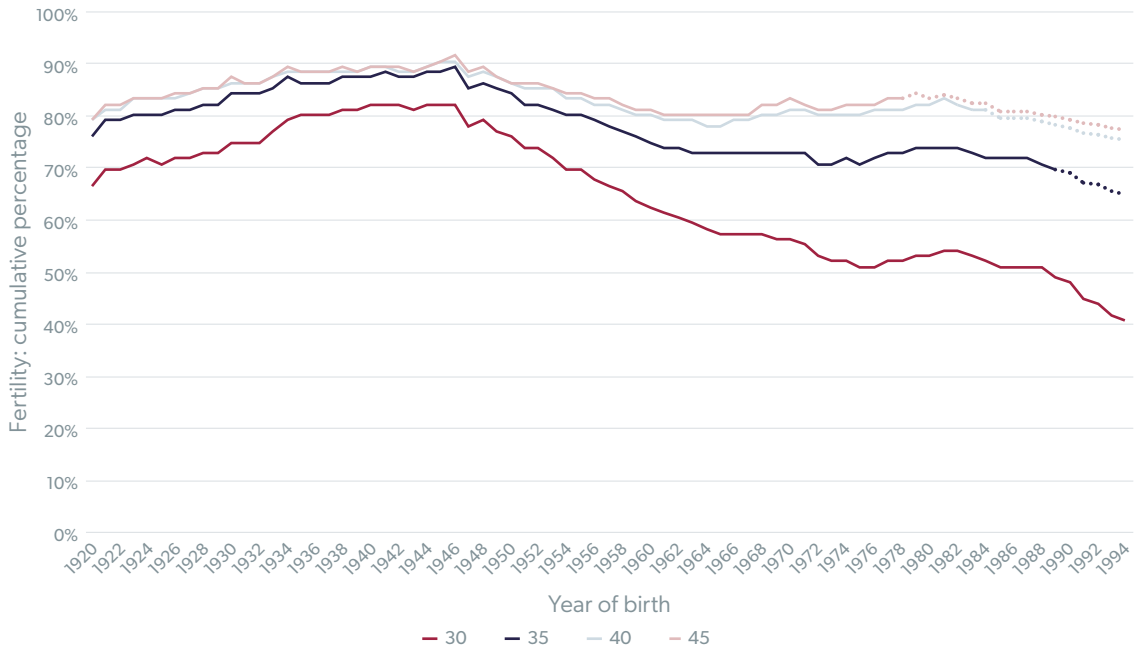
Under current trends, around 3 million women aged 16 to 45 are projected not to have children, while if motherhood rates matched those of the benchmark, the equivalent figure would be closer to 2.4 million.

The difference between these scenarios – around 600,000 – represents the estimated number who may miss out on becoming mothers compared with earlier patterns of family formation.

To illustrate the potential scale of the impact on births, the estimated number of additional women projected not to have children (around 600,000) is multiplied by the average number of children women report ideally wanting (around 2.3), implying roughly 1.4 million births that might otherwise have occurred. Research by the NSCU based on a Whitestone Insight poll of 1,502 women aged 18-35 in September 2023 found that nine out of ten hoped to become mothers one day, while demographic surveys consistently show that two children remains the dominant desired family size.[117]

117 New Social Covenant Unit (2023) *Closing the birthgap*. Available at: Closing the birthgap | New Social Covenant Unit

Proportion of women who have had at least one live birth, age and year of birth of woman, England and Wales, 2023 - issued April 2025 with regressed forward trends



How we reached projections of cohort fertility rates

The CSJ analysed Office for National Statistics (ONS) data on when women have their first child, based on the latest cohort fertility statistics published in April 2025. These statistics show the share of women in each birth year who have had a child by certain ages (30, 35, 40 and 45). Because many younger women have not yet reached the later ages in the data, the CSJ estimated what their final motherhood rates are likely to be.

To do this, we looked at how motherhood rates at different ages have historically been related to each other. For example, we used the relationship between the share of women who had become mothers by age 30 and by age 35 in earlier cohorts to estimate the likely age-35 rate for younger women who have not yet reached that age. We then used the historical link between the rates at ages 35 and 40 to estimate the likely rate by age 40. Finally, we used the relationship between the rates at ages 40 and 45 to estimate the likely final share of women who will become mothers.

This approach produces a more accurate estimate of fertility patterns by reflecting the fact that changes in childbearing tend to happen gradually over time (for example, a fall in the share of women who have children by age 30 does not automatically mean the same fall will occur by age 35 or later, because many women are simply having children later rather than not having them at all).

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